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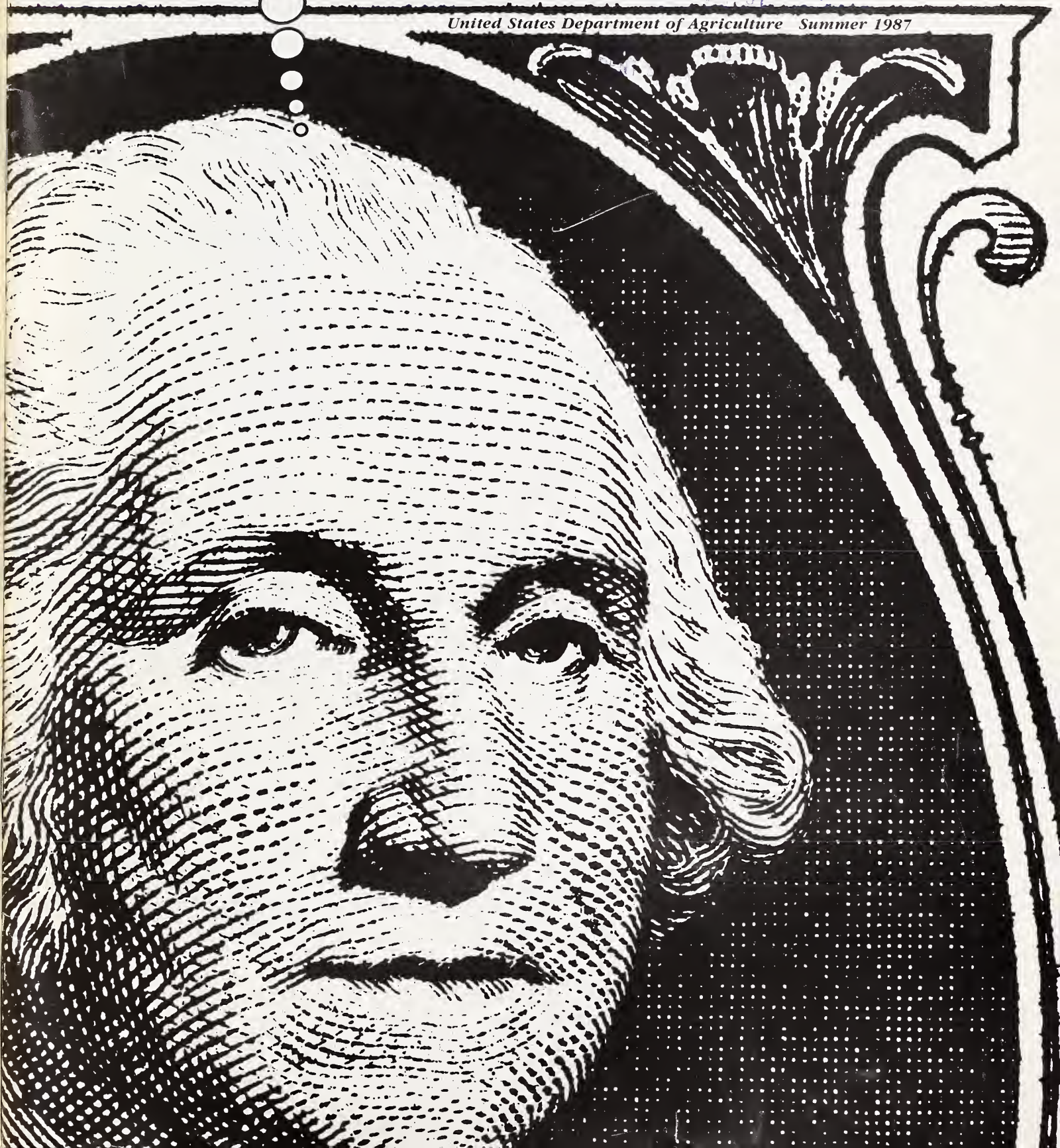
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Improving Family And Economic Well-Being

In these articles of **Extension Review** are many examples of Extension programming targeted to the financial needs of people on the farm, home, and community. In the area of Family and Economic Well-Being the National Initiatives Task Force has identified the following critical issues with correlating educational goals and roles for Extension.

Situation

The family is the most effective and the most economical system for rearing children and nurturing adults. Strengthening American families so they develop decisionmaking and management skills, manage their financial resources, acquire self confidence, and become responsible, satisfied members of society is essential to this nation's future.

Our families live in a very different world from the one we inhabited as children. During the next decade, families will face unprecedented challenges as our society adjusts to technological advances, fluctuating employment patterns, and demographic changes.

The current transition of our society from an industrial to a service economy means a decrease in available income for some families. Between 1970 and 1985 the number of one-parent families more than doubled, adding both emotional and financial stress to the complex job of parenting. Youth are increasingly vulnerable to influences outside the family as well as disruptions within. Increased life expectancy and its accompanying expanded period of need can create a societal situation where too many elderly are too dependent on too few young and middle-aged working people. These factors point up many of the problems today's families must confront. Family instability profoundly affects every aspect of our society now and in the future.

Critical Issues:

To meet national challenges, the Cooperative Extension System will direct resources toward five critical issues:

Issue 1.

Family Financial Instability

The economic well-being of families is being affected by changing employment opportunities, eroding purchasing power, fluctuating income, and limited resource management skills.

Extension's Goal:

Help families improve their financial stability and position by gaining and maintaining control of finances and other resources.

Extension Roles:

Teach young families and the working poor the financial, management, and personal skills required to become and remain self-sufficient. Provide research-based information to community leaders and decisionmakers when analyzing policy choices. Assist families to make sound housing and health care decisions. Teach youth financial, management, and analytical skills.

Issue 2:

Children At Risk

Parenting is a complex and demanding role and responsibility. Families experiencing stress and deprivation caused by poverty, unemployment, family disorganization, inexperience or limited support are more likely to experience difficulties in being responsible parents.

Extension's Goal:

Empower families and caregivers to develop the confidence, knowledge, and skills needed to be effective parents.

Extension Roles:

Build on family strengths and enhance the development of skills associated with effective parenting to reduce such problems as neglect and abuse. Create community-based support networks to address parenting needs including child care. Provide experiences for youth to learn the roles and responsibilities associated with parenting.



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OCT 9 1987

So Farmers Survive When Banks Fail

4 Extension Review

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In 1986, when two Nebraska Panhandle banks failed within three months, Extension formed an financial consulting team that cooperated with Federal Deposit Insurance Corp. (FDIC) to rescue agricultural lenders and the community from financial disaster. Here, security guards load files of the Gering National Bank when the FDIC completed their job of liquidating assets.

Photographs in this article courtesy of the Scottsbluff-Gering Star-Herald.



In 1986, two of the largest bank failures in Nebraska history occurred in the Nebraska Panhandle. The Gering National Bank failed in late July. Gering National was the largest of the 26 banks that have failed in the state since 1983, and one of the largest agricultural banks to fail in the nation.

The second Panhandle bank failure of 1986 also occurred in the city of Gering, when the Bank of Gering failed in late October. This bank had a long history as an agricultural lender and was the third largest bank to fail in Nebraska since 1983.

Because there were two bank failures within three months many residents wondered if a wave of farm foreclosures would follow. Farmers with problem loans are most vulnerable when a bank fails. They must convince a new lender they are credit-worthy to stay in business.

The bank failures held a potential for disaster for 122 farm borrowers with loans totaling \$44 million. Their loans were not accepted (regarded as sound) by the acquiring banks and it fell to the Federal Deposit Insurance Corporation (FDIC) to collect; the FDIC is named (receiver) to close failed banks by the appropriate Federal or state bank regulating agency.

Extension Responds

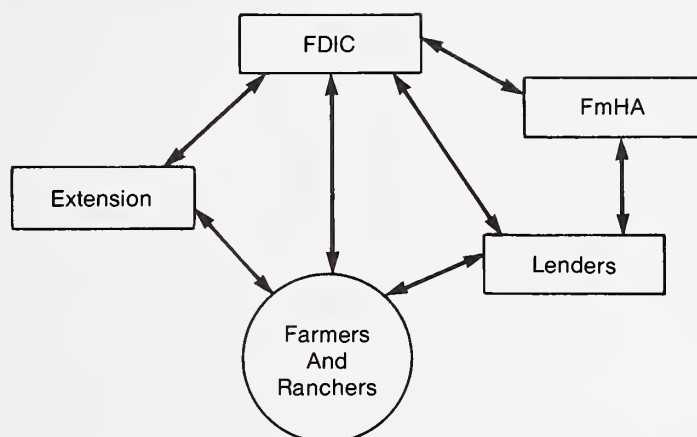
This potential for economic disaster was averted through the efforts of a financial consulting team composed of several District Extension staff members who established a rapport and strong working relationship with officials of the Federal Deposit Insurance Corporation (FDIC).

Fortunately for the regional economy, other local banks purchased the assets and some of the liabilities of the two failed banks. A very large number of agricultural loans, however, were not picked up by the buying banks. FDIC had the responsibility to liquidate those loans.

When the Gering National Bank failed, Extension staff established a cooperative relationship with the FDIC Liquidator-In-Charge and other key FDIC officials. The FDIC agreed to refer agricultural producers, whose loans they had acquired, to James G. Robb, Extension farm management specialist at the Panhandle Research and Extension Center (PHREC).

FDIC required a financial statement (balance sheet) and cash flow plan for the current operating year from the producers and agreed to use Nebraska Cooperative Extension forms. The Nebraska Extension Service Office at Gering offered packets of these forms to the agricultural producers with completion instructions, and offers of counseling.

Bank Failure Information Flow



Soon after the bank failed, FDIC presented a "phone-in" radio program on a local station to answer questions. Stan Haas, Extension Communication Specialist at PHREC, informed the public of the interest and ability of the Extension service to assist producers. A newspaper release also fostered awareness among producers about Extension assistance, and the availability of the packets.

At a town meeting in Gering, FDIC requested that Robb appear on the program to describe how Extension reallocated resources to help the producers. Other Extension staff—financial analysts and a Scotts Bluff Extension agent—also appeared at the meeting.

Because the initial response of the producers was less than expected, Extension held a special open house to encourage their participation at the Gering Extension Service office. However, attendance by "borrowers" was very limited and it was evident that many were hesitant to face their problems.

New Phase

A new phase began when the FDIC decided to invite lending institutions within 100 miles of Gering to bid on the loans that it held. Plans were made for the Farmers Home Administration (FmHA) to review and provide loan guarantees for producers taken over by another lender.

At this time, an Extension Response Team was established and meetings were held with the FDIC and Extension Response Team Members. The Response Team included a farm management specialist, two financial analysts, and a county agricultural agent.

Important details—such as prices and forms to be used, valuation of assets—were agreed upon. In the process, the Extension Response Team and the FDIC staff gained mutual confidence, and a good working relationship resulted.

It was agreed that the best alternative for most of the borrowers was to work at getting a new lender or, if necessary, negotiate with FDIC directly. The Extension Response Team developed consultation time schedules and gave them to a designated FDIC staff member who contacted borrowers and set a time for the consultation. Consultations were confidential and involved the borrower working with an individual Extension Response Team member at the PHREC.

Material provided by the borrower and the consultation resulted in a portfolio of information that included such items as a completed FmHA Farm and Home Plan; background information on the borrower's

The Extension Response Team at the University of Nebraska meets to help agricultural lenders during the bank crisis. Seated (Left to right) are Extension Farm Management Specialist James Robb and Financial Analysts Ron Diffendaffer and Jean Cook. Team member not present at this meet: Scottsbluff Extension Agent Tom Hobnan.



farm/ranch operation; income tax returns for the 3 preceding years; a crop history showing acres and yields for the last 5 years; and an estimate of credit needed to get through the current operating year, if necessary.

After the initial consultation with the Extension Response Team, many borrowers subsequently requested followup assistance from Extension staff members.

In addition to the borrowers, four parties were involved in the Extension Response Model that resulted—Extension, FDIC, FmHa, and Lenders. Extension assisted clients in developing portfolios of information for the next operating year and developed credit requirements, when necessary, for the current operating year.

Impacts

About 90 farm and ranch operations with problem loans were involved in consultations with

Extension. Consultations started in October and were completed by the end of December 1986. In April, 1987, the FDIC closed the Gering office. At that time only two bankruptcies had been filed and 62 farmers and ranchers had a new lender and a restructured financial position.

Every farm and ranch operation was evaluated separately in the process of seeking new lenders. The FDIC collected 98 percent of their estimated total liquidation value for agricultural loan sales completed in Gering. Thus, the FDIC was able to collect at least as much as they could through liquidation.

The Gering experience proved that an operational format involving independent organizations (Extension, FDIC, FmHa, and banks) can be implemented to respond to bank failures. Based on previous bank failures in Nebraska, and the initial experience of Extension in Gering, a successful response to a bank failure can only be achieved with the type of model that was implemented in

Gering. This Extension response model has now been used successfully in a number of bank closings in Missouri and is being incorporated into the Extension response to bank failures in Kansas. Undoubtedly, it will be used by many other states in the future.

For further information, or a copy of the "Extension Response Model" that was developed in response to the Gering, Nebraska bank failures, contact:

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SOYBEAN TRADER— Serious Software

Extension Review 7

You are sitting at a computer terminal in New Orleans—a hub of frenzied activity in the high-powered world of international trade—facing critical decisions only you can make. Should you buy, sell, or stand firm? Should you insure those cargo vessels threatened by terrorists in Japan? The news from Chicago is that this shipment either gets through or you'll lose your shirt. What to do?

There's no need for any anxiety. Fortunately, you're just role playing, deeply immersed in a highly realistic computer game called SOYBEAN TRADER developed by Earl Brown and Richard Levins, Extension agricultural economists at the University of Maryland. Brown is recognized nationally for his educational efforts in international trade; Levins is well known for his work in computer applications in agriculture.

"As an educator," Brown says, "my task was to find a way to make a complex subject—international trade—easier to understand and, at the same time, interesting to a broad audience."

In fact, Brown received a \$200,000 grant from ES-USDA that was contingent on developing ways to educate farmers and students about the economically dampening effects of international agricultural trade expansion over the last decade.

Brown chose not to go the traditional publication route to educate farmers, students, and others about international trade in soybeans.

SOYBEAN TRADER, Brown points out, is the equivalent of a 2- to 3-week college course on a floppy disc. "The program manages to be fun and realistic. The situations a player will face," Brown says, "are based on real life situations experienced by an international trader in soybeans."

A Reinforcement Mechanism

The program, which will run on any IBM-PC or compatible with 256K of memory and a color graphics adapter, has three large databases. "This means the chances of running into identical situations every time you play the game are pretty slim," he says.

"SOYBEAN TRADER is a reinforcing mechanism to learning," Brown emphasizes. "If you just play the game 10 or 15 times, you will pick up some of the subtle nuances of international trade. The game works best when it is used in conjunction with classroom instruction or workshops."

Brown has shipped complimentary copies of the game to the Cooperative Extension Service's of every state. In Maryland, the game is catching on with the state's farmers—a group whose future is increasingly dependent on understanding the complexities of international trade. "They are a real target audience," Brown says.

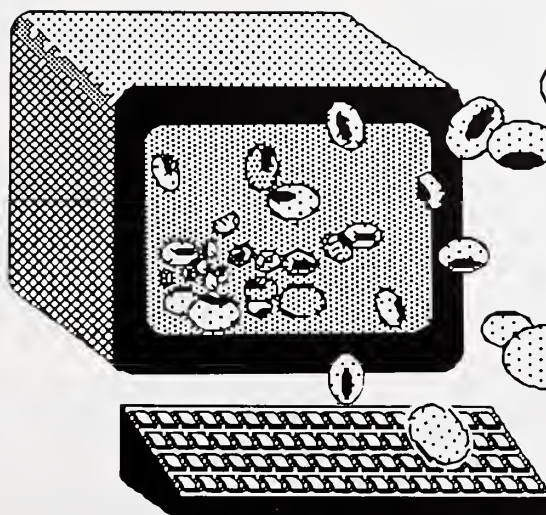
Future Plans

"Kids were initially attracted to the color graphics of the game," he says. "But soon farmers and other adults lost their inhibitions about computers when they learned how easy it was to play."

"We're working now on a new computer game for commodities trading," he says, and a national satellite feed for a teleconference on international trade."

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More From Your Money

8 Extension Review

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Economic changes affect all families. In order to keep on track toward achieving their goals for financial stability and security, families must continually adjust financial management plans.

Limited-income families have unique financial problems because they have little flexibility in their budgets. In many cases, they lack successful experiences in setting or achieving management goals. They also must deal with the pressures of maintaining or achieving eligibility for public assistance programs. Coping becomes a day-to-day activity with little opportunity to make or implement management plans.

Extension agents and human service professionals in New York State saw the need for a resource management program for limited-income families. The main emphasis, they suggested, should be on budgeting and food resource management. They wanted a program that would enable participants to gain knowledge and skills in management strategies and to improve resource use.

The Response

"More From Your Money," a multi-media, bilingual program in financial and food resource management is the response to that request. Jeanne M. Hogarth and Josephine Swanson, Extension specialists in consumer economics at Cornell, are the developers.

The teaching materials include an instructor's guide, camera-ready handouts for participants, a series of instructional flip-cards, a 12-month calendar featuring food resource management messages and budget reminder stickers, and an audiocassette relating personal budgeting strategies. The handouts, calendar, and flipcards are in English and Spanish.

Initial training of home economics agents from 27 locations took place in spring 1984. Since then, the program has been used widely throughout New York and other states in varied educational settings and with a variety of clientele. The majority of New York county Extension programs are now using More From Your Money (MFYM) program materials.

Help For EFNEP

The primary audience envisioned for MFYM was Expanded Food and Nutrition Education Program (EFNEP) homemakers and their families. The goal was to help these households adjust their spending so that more resources would be available for food purchases. One New York City EFNEP homemaker indicated that, thanks to MFYM, she no longer needs to use credit at the little "mom and pop" stores in her neighborhood.

EFNEP aides have reported that the calendar and stickers remind homemakers of resource management principles, when the aide will visit again, and—very importantly for families—when monthly bills are due. MFYM helped them pay their rent and other bills on time, cut back on using credit, and in general helped them purchase more things and save more money.

One aide says, "In a world that is becoming increasingly oppressive and expensive, our clients are generally finding it harder to 'manage'. Budgeting is a large problem for many. I feel the calendars help them organize their resources."

An EFNEP homemaker in Saratoga County comments that thanks to MFYM she was able

to avoid having her electricity and phone service shut off. Another reported that before the program she was renting a washer and dryer; after using the MFYM materials, she took the rental back, started saving money, and was able to buy a secondhand set.

Broader Audience

County agents soon realized that these materials could be used to reach a much broader group of low-income families.

Mary Sienkiewicz, home economics agent in Albany County, conducted training for caseworkers at the county Department of Social Services (DSS). Shortly afterward, DSS offered a day-long workshop for clientele, using the MFYM materials. To maximize participation, DSS paid for transportation and child care. After the successful event was publicized in a statewide DSS newsletter, other counties began receiving training and providing similar workshops.

Other agencies and organizations also have provided a network for using MFYM materials. Barbara Patrick, home economics agent in Nassau County, has used the materials with Displaced Homemakers and Head Start parents.

One participant states, "I saved receipts for 3 months to learn where my money was going. I have a different attitude about the control of my money than I previously had. I'm more conscious of how it's being spent."

Patrick reported that a random survey showed that 80 percent of the participants had adopted one or more management practice changes to improve their household's resource status.

Madelene Umscheid, home economics agent in Tompkins County, has used the MFYM



materials in basic budgeting classes and in budget counseling sessions with county residents who found themselves overburdened with debt.

Marion Rutan, Mary Raymond, and Barbara Smith (home economics agents in Tioga, Genesee, and Chemung Counties, respectively) have used the MFYM materials to train volunteer budget counselors in their counties.

Within the Extension organization during the first 18 months of the program, over 430 human service professionals and EFNEP aides were trained in the use of the MFYM

materials, reaching an estimated 5,300 EFNEP clientele. And 125 volunteer budget counselors reached nearly 750 households with the MFYM materials.

Economic Control

When asked what the biggest change in her budget was since using the MFYM materials, one homemaker said, "I keep a better budget now and know if or when I'm overspending in any area. I also keep track better of what I need to save for in the future or before the next paycheck."

Reflecting on the origin of the program and the problems for families with limited resources, it is clear that programs such as More From Your Money can empower family members to exercise more control over the family's economic status. By identifying alternative management strategies, MFYM provides participants with the opportunity to experience successes in achieving goals for their families. *A*



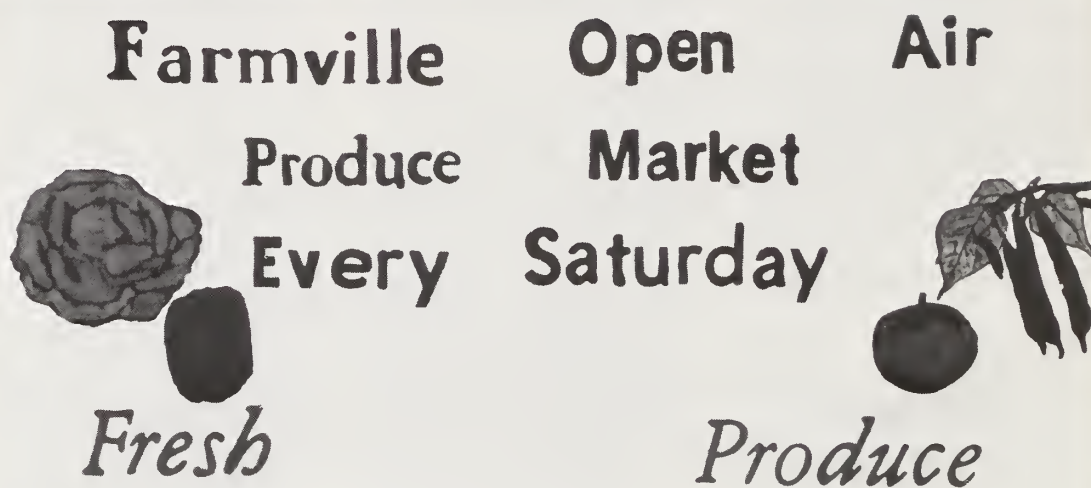
MORE
FROM
YOUR
MONEY

Cornell Cooperative Extension

Strategies For The Small Farmer

10 Extension Review

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Most small farms are operated like large farms, with the same enterprises, the same machinery requirements, and the same low profit margin. The increasing costs of production have severely hampered the agricultural sector—especially the small-farm operator.

Small-farm operators who have traditional enterprises (corn, wheat, soybean, dairy) have very high overhead costs per unit of sales. In Virginia, small and part-time farmers make up 80 percent of the state's total farm population.

Small-Farm Program

The Virginia Small-Farm Program, administered by the Extension Service at Virginia State University, provides diverse educational opportunities to help small-farm families improve their quality of life. It emphasizes the development of new or alternative enterprises.

As a direct result of the program, Virginia farmers have already begun many new enterprises: Christmas trees and native shrubs in southwest Virginia, a vegetable industry in the traditional tobacco area of southside Virginia, and the

production of shiitake mushrooms in several counties around the state.

An important aspect of the program is that it focuses on the human problems of the families it serves. These targeted families usually have gross farm incomes of \$10,000 per year or less and depend on farming for a significant part, though not necessarily a majority, of their income. They often are located in areas where there is little or no off-farm employment. Even when off-farm employment is available, the hours sometimes conflict with farm work.

"Technicians" are the key to implementation of the Small-Farm Program. These technicians, who are operators of small farms themselves, are located in nine counties across the state.

Small-farm technicians provide one-on-one assistance in production and management. The educational assistance they provide is designed to help small farmers adopt new production and marketing practices, establish alternative enterprises, and increase involvement in programs sponsored by Extension and other USDA agencies.

Direct Marketing

Another important facet of the Small-Farm Program is its support of marketing associations. According to Mitchell Patterson, agriculture specialist at Virginia State University, the primary purpose of developing marketing associations is to give the limited-resource farmers an opportunity to sell the largest possible quantity of their crop without the need for a large cash flow or expensive labor crews.

Two vegetable marketing associations—the Southside Grower's Association and the Southwest Virginia Grower's Association—continue to prosper due to the efforts of the Small-Farm Program.

The identification of new buyers of produce and the addition of grading and packing equipment have further strengthened the efficiency of these marketing operations. The 176-member Southwest Virginia Vegetable Grower's Association grossed \$200,000 in 1985.

A farmer's market established recently in Prince Edward County is providing 25 local farmers with the opportunity to market their produce directly to county residents on

weekends during the growing season. In the first year of operation, they sold \$13,000 worth of produce.

Financial Management

To further strengthen the farmers' decisionmaking skills, the Small-Farm Program sponsored workshops on farm financial planning. Farmers got help in developing farm enterprise budgets, and Extension workers helped them understand the effects of the quota systems on peanut production and increasing profits.

Faculty members have provided financial counseling to more than 300 farmers and have helped them with loans and with debt restructuring. As a result of this assistance, about 45 farmers who were close to foreclosure have been able to remain in farming.

FmHA Grant

Virginia State University received a Farmers Home Administration (FmHA) grant to provide technical assistance to small and family-sized borrowers in Halifax, Pittsylvania, Campbell, and Charlotte Counties.

These four counties are located in south-central Virginia, traditionally a part of the tobacco belt. Changes in the federal tobacco program (reduced quotas and support prices) have reduced the value of tobacco significantly. Most farmers in these four counties are aware of the program changes and understand the need to explore alternative enterprises.

FmHA identified a group of farmers in these counties who could benefit from intensive technical advice, supervisory assistance, and training. These farmers are facing such problems as underdeveloped managerial ability, limited education, the need for improved production practices, and other related factors.



Opposite: The Virginia Small-Farm Program, administered by Extension, is supporting marketing associations so that limited-resource farmers can sell crops inexpensively at farmer's markets like this one. At left: Virginia farmers visit a shiitake mushroom demonstration. Below: Farmer inspects growth of shiitake mushrooms, an alternative crop whose production is being stimulated by the program.

Two agricultural management specialists have been employed to implement the project and are working in Halifax and Pittsylvania Counties. Their goal is to help the participating farmers to improve their production practices, be more efficient farm managers, reduce costs of production, improve farm financial management, and adopt suitable alternative enterprises.

After the participants have assembled their 1986 income and expense receipts, the microcomputer program FIN-PACK will be used to prepare annual financial documents (net worth and income statements) for each farmer. **A**

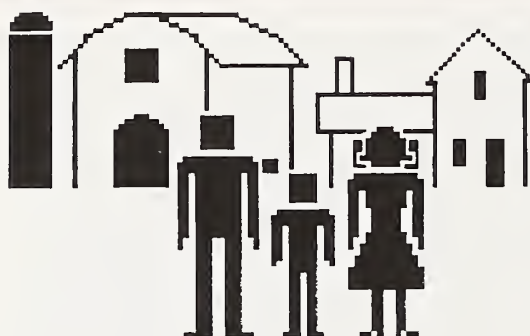


Managing For The Future

12 Extension Review

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"It would be nice if agriculture could simply be a way of life," says Tom Culp of Lexington, Ohio, "but it has to be a business first and then a way of life. It's important to plan ahead."

Since the spring of 1986, that's exactly what Culp, his wife, and nearly 500 other Ohio farm folks have been doing. They've been able to plan a future in farming with the help of a new Ohio Cooperative Extension Service program. "Ohio Farm Families: Managing for the Future" teaches people to first set goals, then talk about them, before making them part of both business and family plans.

Participants go to four 6-hour sessions and do followup work at home. The 40 programs held to date feature Extension faculty from all program areas and include both new ideas and concepts borrowed from other states.

Program development and promotion were funded by USDA; participants pay for their own materials. The idea is to get Ohio farm families to look at where they are and where they could be in the future.

Goal-Setting and Communication

It's not quite a magic formula, but Managing for the Future (MFF) brings Ohio farmers more profits and draws them closer to their families. The program helps farm families make plans and prioritize goals.

The first step is a series of questions designed to make the participants think about farming and what they like and don't like about it. Extension home economists and community development specialists also discuss skills related to off-farm jobs. This prepares participants for the goal-setting session.

Goal-setting is the heart of the program. Family members develop both business and personal goals. Once goals are set, it is a matter of prioritizing both parts of the family's lifestyle.

Computer Analysis

Financial Long-Range Budgeting (FINLRB) is a computer program used in Managing for the Future. "It gives farm families the chance to compare their long-range profitability, debt repayment capacity, and potential for net worth growth under three different management situations," says Warren Lee, Extension farm finance specialist. "FINLRB helps pinpoint potential trouble spots so you can do a better job of long-range planning. It's not foolproof, but it does give a good indication of whether change is necessary or not."

"We plugged in a lot of variables hoping to come up with something," Erie County farmer Frank Garwood says.

Garwood and his son Jim operate a 1,000-acre grain and beef farm. Their decisions surrounded Frank's retirement and Jim's desire to expand. Both families were involved in the decisionmaking process, and they credit the FINLRB analysis with allowing them to make an informed decision.

"It could be the farm family doesn't need any changes in the operation but needs to manage resources better," Lee says. "The FINLRB program gives them something on which to base their decisions."

Information about the individual farm is totally confidential. Families can enter data on their own floppy disk and keep it with them.

Total Management Plan

The end result is a total management plan—both personal and financial. And once that plan is set, it's easier to track progress and to decide if changes need to be made next month, next year, or 5 years from now.

"There are just so many little things that some farmers don't do that would save them money or make them money," says Nita Hellwarth, Mercer County farm wife.

Little things, according to Hellwarth, are as simple as talking about the future of your farm. Husband and wife often have conflicting goals. Through discussion, a couple can decide priorities and set a time schedule that satisfies both.

Who Is The Audience?

Managing for the Future is not a program for those being forced out of farming financially. Ohio has other programs aimed at those with severe problems. MFF is just what its name implies—a program to help managers take what they have and look at adjustments for any changes they may anticipate. It is designed for farm families who want to avoid being in a stressful situation some time later.

"Too often, farm stress is thought to be purely financial," says Jim Polson, district Extension specialist in farm management. "Financial matters are important, but frequently communication within the family and the establishment of common goals and priorities can go a long way toward reducing the pressures on the modern farm."

What's Next?

The goal-setting procedures used in *Managing for the Future* have been adapted to several other Ohio Extension programs. High school students are using it to set priorities in choosing careers and educational alternatives. Agricultural leaders are being trained to set goals. Extension professionals have used the same concepts with Farm Bureau groups and are using similar procedures with small business entrepreneurs.

Early surveys showed that 98 percent of the participants in MFF programs had learned new ideas

and that 46 percent of them were putting the ideas to work. Some of the first counties to hold programs are planning a second round.

Extension specialists say they still need to overcome the impression that *Managing for the Future* is for crisis situations. Getting people to commit to 4 days of meetings in a 4-week period also has been a problem.

A home study course called "Directions" has reached an additional 200 families unable to attend MFF programs. Promotional materials and campaigns have helped draw attention to the program.

"This approach takes some of the emotion out," Frank Garwood says. "But it kept us from getting excited and basically making a mistake." ▲

For Better Lives On Post

Alabama Extension at Auburn University is providing both the specialists and the know-how to improve the lives of military families at Fort McClellan in Anniston, Alabama.

Since last April, a unique interagency agreement has seen the Alabama Extension Service and Fort McClellan working together to provide invaluable services in many different areas.

"Our agreement includes assistance in several different specialties," says Dorothy Tate, state leader for Extension home economics. "Extension home economists are conducting educational programs in financial planning, child abuse prevention, and working with exceptional family members. Warren McCord, state leader for community resource development, located in Auburn, heads up the fourth area of our agreement—the Family Member Employment Program."

Agents On The Post

Two Extension agents—Susan Wingard and Celvia Dobbins—are located on post at Fort McClellan to work with military personnel in Community Services and provide training and individual help in financial matters.

"We're there to teach classes and also to help individuals with such matters as budgeting," says Wingard.

An Extension agent and four program assistants work in the area of prevention of child and spouse abuse with the goal of improving the quality of life for families who need help.

The program assistants go into the homes to help with homemaking and parenting skills. "Many military wives are young mothers far from their own parents," Tate points out. "They need someone knowledgeable to turn to for advice."

Assisting With Services

The Exceptional Family Member Program was created to help families find schools and provide services for military family members with special needs. "It can be very difficult," says Tate, "to find the help you need for an exceptional family member, especially when you're new to an area."

The Family Member Employment Program is designed to help military family members find civilian employment. "We are happy to have military family members working for us in this program," McCord says. "They have a true understanding of the situation and enjoy helping people like themselves."

This employment program encourages local employers to hire military family members by selling them on the advantages. Job openings are listed in a job bank, seminars are held on self-assessment, how to interview, and resume writing.

A Model Of Cooperation

"Programs like these are conducted by the military all over the country," explains Tate. "Extension has worked with the military before. But this is the first time Extension has provided the personnel and the expertise to handle such a program. This agreement serves as a national model of how Extension and the military can work together." ▲

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Coming To Grips In Idaho

14 Extension Review

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Idaho Extension home economists have developed a pilot home-study course that is helping families come to grip with their finances. Opposite: Marilyn Shinn (left) and Mary Ann Lawroski, developers of the curriculum, review clientele responses. Above: Ann Hamrick, a Boise homemaker, works on newly-learned budget while her daughter observes.



With many Americans feeling that their funds fall shy of their financial dreams, there has been no shortage of workshops and presentations on ways to narrow the gap. But two Extension home economists in Idaho have developed a pilot home-study class that helps clients work through their financial concerns privately and at their own pace.

Mary Ann Lawroski, of Bonneville County, and Marilyn Shinn, of Ada County, developed the five-lesson curriculum entitled "Coming To Grips With Your Finances."

The course is aimed at families with young children, consumers who want to begin or improve their financial management, and those who have found money to be a source of family conflict.

The response to newspaper articles, newsletter items, and personal letters inviting participation in the spring 1986 class exceeded expectations—enrollment was 104 in Bonneville County and 130 in Ada County. In spring 1987, the class was repeated in both counties.

Beyond Budgeting

"There is more need for this kind of program than ever before," says Lawroski. "People are eager to learn. They are realizing the need for accurate, researched information on money management that goes beyond budgeting."

The lessons—each of which includes detailed worksheets—focus on values, goals, and budgeting; recordkeeping; credit; risk management or insurance; and savings and investments.

Every 2 weeks from March through May, participants were mailed a lesson, which included about eight pages of reading and a confidential, two-page worksheet. The total cost was \$4.

"I wanted a new delivery system," says Lawroski. Shinn agrees. "I think this is definitely an avenue of message-delivery that we need to be exploring."

Of those returning a followup survey, 92 percent in Bonneville County and 70 percent in Ada County reported being very satisfied with the home-study series method.

Valuable Lessons

Maureen Ohme, wife of an Idaho Falls farmer and the mother of two teenage daughters, found the lesson on document-filing systems to be very

valuable. She also discovered through tracking the family's expenses that shortage of time was putting pressure on finances. "You can't stay home all the time. But I didn't realize we were spending that much money."

Cynthia Brooks, married to a student and the mother of three children under five, comments that she spent about 6 hours on the first lesson and about 2 hours on each of the next four.

"I didn't realize we had so much money," she says. "I was surprised that we made that much — and we spent it all." A gas-guzzling car swallowed far more of their income than she had thought, and even careful sale-shopping didn't keep their clothing costs within the guidelines she had imagined.

"Before, I thought I was too busy to do the lessons, but I made myself find the time." Brooks says the materials were so useful she sent copies to relatives.

"This puts it all in writing and has it outlined for me. I put them in a big binder I'm going to keep. Someday, I'm going to go through these lessons with my children."

The goal-setting section forced Brooks to sit down with her husband and examine differences in their priorities. She says that the risk-management section was particularly interesting. "I don't want to be pressured into getting more insurance than we need," Brooks says.

Changing Spending Patterns

In Boise, Ann Hamrick's husband, Brian, works solely on commission. Hamrick says she didn't know how much they needed to live on or how to plan a budget. "I was surprised by how much we spent on food and entertainment," she says. "We feel entertainment is important, but we hadn't budgeted for it."

Reducing the amount they spend on restaurant meals is only one area Hamrick identified for cutbacks in the family budget. Utility spending is another. Rather than writing checks for most of her spending, Hamrick says, she is now giving herself a cash allowance for gas, food, and entertainment.

She points out that she spent 1 hour a week on the lessons and "should have spent more time. I think it could be very beneficial."

Survey Results

Lawroski states that the pre-course survey of Bonneville County participants reveals that 79 percent want to improve long-term financial

planning, develop a workable recordkeeping system, and set aside a 2- to 3-month emergency fund. Eighty-five percent wanted to prepare a net worth statement, and 89 percent hoped to complete an up-to-date inventory of personal property.

Of the 25 percent of Bonneville County participants who responded to the post-course survey, all said they had discussed their values and goals; 85 percent were keeping a record of expenses, had developed or reorganized a home filing system, and had set savings goals; 69 percent had determined their net worth; 54 percent had established their insurance needs; and 46 percent had completed a household inventory.

In Ada County, 29 percent of the participants returned their post-course surveys. Of these, 77 percent said they felt in greater control of their finances either "to a great extent" or "to a fair extent."

Sixty-seven percent had studied their current debt situation; 60 percent had discussed values and goals; 37 percent had kept a record of expenses and set up or reorganized home file systems; and 33 percent had identified categories to cut back if needed and had set savings goals. Many more were still completing the lessons at the time of the post-course survey.

Of those participating in the Ada County class who returned the second survey, 27 percent had never heard of Cooperative Extension before. The corresponding figure for Bonneville County was 8 percent.

Most of the participants in both Ada and Bonneville Counties were between 30 and 39 years old and had at least some education beyond high school. ▲



Salary Savings —Tool for Managing Budget Cuts

16 Extension Review

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The salary savings concept for managing a budget unit's personal services budget was developed and implemented by the Georgia Cooperative Extension Service in 1976. It was born out of an urgent need to increase starting annual salaries for county agents by \$2,000 during a fiscal year when no state funds were appropriated for salary increases.

To prevent serious salary compression for agents with 0 to 5 years of service, it was also necessary to give salary increases totaling approximately \$600,000 to this group. The salary savings concept successfully recovered this over-expenditure of personal service funds.

In short, the salary savings concept is a plan which permits administrators of individual budget units considerable freedom in the management of vacancies and salary amounts, while ensuring that the total Extension organization can meet its staffing goals within prescribed budget limitations.

Lapse Amounts

It is typical for an organization such as a state Extension service to have more positions budgeted than funds available for those positions. In other words, if all budgeted positions were filled at the beginning of the year and remained filled throughout the year, personal service expenditures would exceed funds allocated by an amount referred to as the "lapse" amount.

Normal turnover and the time it takes to fill a vacated position prevent this from happening, if the lapse figure is reasonable. Our experience indicates that a lapse figure of 1-1/2 to 2 percent

of the total personal services budget is appropriate when vacant positions are filled as quickly as normal hiring procedures permit.

For a variety of reasons, this lapse figure may need to be increased beyond this 1-1/2 to 2 percent range. The salary adjustment plan discussed here is one reason. Budget cuts such as those created by the Gramm-Rudman-Hollings Act are another reason. A third reason is the need to create new positions in a critical area when additional funds are not available.

Budget Unit Responsibility

A lapse figure higher than 2 percent must be managed on a day-to-day basis. The Georgia Extension Service has successfully managed it by giving each major budget unit a salary savings budget. Each unit is responsible for generating their fair share of the lapse amount.

The units do this by keeping positions vacant for varying periods of time, thus creating "salary savings" that will reduce their personal services expenditures. Each budget unit produces a monthly report indicating salary savings realized compared to their salary savings budget.

Since Georgia Extension has been doing this for more than 10 years, we have obtained a degree of confidence and sophistication in our management of salary savings. The latest development is a computer program using a microcomputer and an electronic spreadsheet for the budget unit to calculate and project its salary savings for the fiscal year.

Under this salary savings plan, administrators of the budget units have become totally involved in the management of their personal services budgets. They have assumed greater responsibility, but also have gained considerable flexibility in determining where and how to spend their personal services dollars.

Recurring Savings

A clear understanding of the distinction between salary savings generated for the current year and the recurring salary savings generated to adjust next year's budget is critical for the proper implementation of this plan.

In Example 1, "Bill" was hired at a smaller salary than "Steve" was making when he was terminated. The difference between \$36,000 and \$30,000 **results in an annual recurring salary savings** of \$6,000.

In Example 2, "Betty" was appointed at a higher salary than her predecessor was earning. Thus, the negative difference between the \$33,000 and \$39,000 salaries results in a **recurring salary need** of \$6,000.

$$\begin{array}{r} \$2,750 \times 9 = \$24,750 \\ \$3,250 \times 9 = \$29,250 \\ \hline -\$4,500 \end{array}$$



Calculating Savings

The mathematics of calculating the salary savings realized from a personnel action is not difficult, but training in this area is highly desirable. A few examples of the process are shown below.

Example 1

"Steve" was terminated on September 30, earning a salary of \$36,000 per year (\$3,000 per month). "Steve" had no accumulated annual leave. "Bill" was hired on January 1, at an annual salary of \$30,000 (\$2,500 per month).

Time vacant = 3 months

Time from appointment to end of fiscal year = 6 months

Accumulated Salary Savings

While vacant 3,000/mo. x 3 mos.
= \$9,000

Since appointment to end of fiscal year
\$3,000/mo. x 6 mos. = \$18,000
\$2,500/mo. x 6 mos. = -15,000
 \$ 3,000

Total salary savings for
year \$ 9,000
 +3,000
 \$12,000

Example 2

"Susie" was terminated on July 31 and had 21 days of annual leave accumulated. Thus, her last paycheck was August 31, since she opted to take her leave. "Susie's annual salary was \$33,000 (\$2,750 per month). "Betty" was appointed on October 1, at an annual salary of \$39,000 (\$3,250 per month).

Time vacant = 1 month

Time from appointment to end of fiscal year = 9 months

Accumulated Salary Savings

While vacant \$2,750/mo. x 1 mo.
= \$2,750

Since appointment to end of fiscal year
\$2,750/mo. x 9 mos. = \$24,750
\$3,250/mo. x 9 mos. = 29,250
 \$ -4,500

Total salary savings for
year \$ 2,750
 -4,500
 \$ -1,750

In the first year of the salary savings plan, each budget unit is given a salary savings budget based on a "fair share" of the lapse amount. In subsequent years, the unit's budget is adjusted to reflect the personnel transactions that occurred in the previous fiscal year that will have a recurring effect on the budget.

Additional adjustments may be required to accommodate such factors as budget cuts and extraordinary salary adjustments. The Extension director usually makes these adjustments based on a percentage of the unit's personal services budget.

Objective Approach

In conclusion, the salary savings plan has enabled us to "soften the blow" of significant budget cuts. It also has allowed us to phase in the reduction of positions in one area, increase positions in another, and make salary adjustments in specific areas. Administrators are more actively involved in managing their personal services budget; this, in turn, has led to a more objective approach to individual salary administration.


Some Definitions

Fiscal Year—The accounting period used by the organization; University of Georgia's is July 1 through June 30.

Lapse Amount—The difference between the total amount budgeted for Personal Services and the actual funds allocated for Personal Services. Use of the lapse concept enables the organization to overbudget the Personal Services allocation. The Personal Services Budget, after lapse, must be equal to the funds allocated from various sources for Personal Services.

Personal Services Budget (Before Lapse)—Total includes line item positions (salaried monthly and salaried biweekly), lump-sum hourly positions, and fringe benefits.

Recurring Salary Savings—The difference between what was budgeted in the position at the beginning of the year and what was budgeted in the position at the end of the year before next year's salary increases.

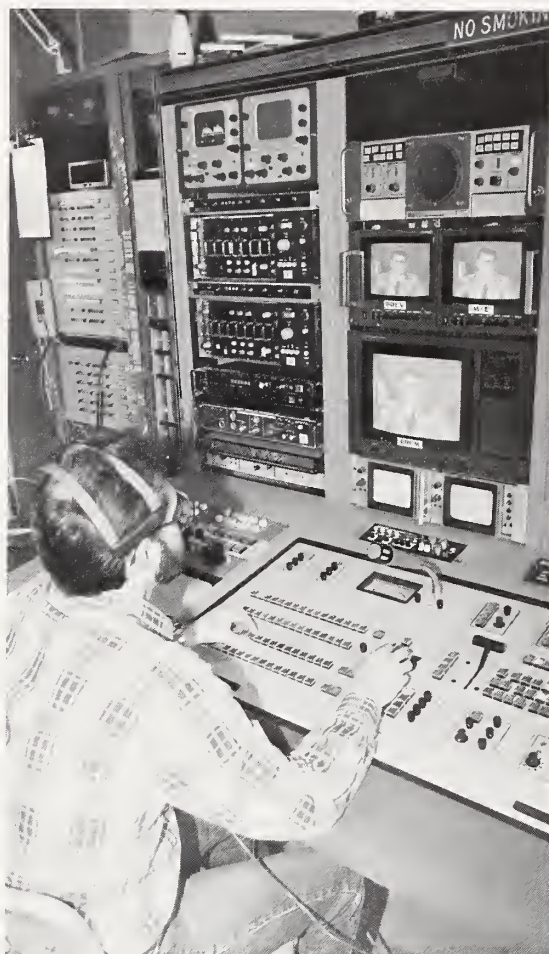
Salary Savings (or Needs)—The difference between what was budgeted in the position at the beginning of the year and what was actually spent in the position during the entire year. 

This article was originally presented in October 1986 at the Administrative Management Meeting in Seattle, Washington.

Harvesting A Crop Of Financial Skills

18 Extension Review

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Farmers across the country are harvesting a crop of financial management skills thanks to a new Extension program that uses videotapes and workbooks to deliver its messages.

Extension and Farm Credit teamed up to produce the Business Management in Agriculture series, which features some of the Nation's top farm management specialists on videotape.

Each of the nine modules in the course targets a specific financial skill. In one videotape, for example, a Nebraska economist shows how to develop written goals for the farm and the family. In another, a Minnesota farm management specialist tells how to analyze farm business changes with a budgeting technique.

Other specialists talk about how to develop recordkeeping systems and financial statements and how to plan for an uncertain future.

Producer workbooks—containing a videotape script, exercises for practicing the concepts introduced in the tape, answer keys, and work sheets—supplement each module.

What makes the course special?

“Delivery,” says Carl O’Connor, Extension agricultural economist at Oregon State University and coordinator of the project. The course uses a newly accessible medium—videotape—to deliver the financial lessons of specialists, via local facilitators, to producers and loan officers around the country.

“To work, the Business Management in Agriculture series requires the skills of both the specialist and the local county agent,” says O’Connor. “You have to have both of them. You can’t expect the local facilitators to know all these things, and you can’t expect the specialists to be everywhere.”

Flexibility: A Strong Point

One of the advantages of the series is that it’s flexible; it can stand alone or supplement an existing Extension program. Art Barnaby, an Extension economist with Kansas State University, incorporates three Business Management in Agriculture videotapes into his regularly scheduled workshops on computerized financial planning. The three modules provide the financial foundation on which he builds a workshop, Barnaby says. They also save him time and effort.

In Michigan, county agents decided at the last minute to incorporate seven Business Management in Agriculture modules into a three-county Extension program that had been 6 months in the planning.

“They taught lessons we wanted to teach and gave us an opportunity to bring in Farm Credit personnel,” says Joanne Davidhizar, Extension agriculture agent at Stevensville, Michigan.

Producers who attended the Michigan program, called “Who Will Be Farming in the 21st Century?,” personalized the videotaped messages by sharing experiences with other workshop participants.

For example, one farmer stressed the importance of good financial records by sharing vital financial statistics from his swine business, telling how he was forced to make changes when the figures showed he was losing equity.

Success In New Jersey, Oregon

Personal sharing also played a key role in the success of a recent New Jersey Business Management in Agriculture program.



Opposite: Craig Anderson, production coordinator at the Communication Media Center, Oregon State University, previews a new "Business Management In Agriculture" videotape. At left, Gene Nelson (left), head of the Agricultural and Resource Economics Department at the university, rehearses a videotape script on strategic financial planning with Bart Elvold, a farm management Extension specialist.

During each of the breaks in the videotape on setting goals, John Dumschat, an agricultural agent with Rutgers Cooperative Extension in Sussex County, New Jersey, told "a little story about my own time on the farm, things my wife and I did, how we set goals."

Thirteen producers attended the 5-week series that Dumschat and County Agent Bruce Barbour taught. "Their enthusiasm was wonderful," says Dumschat. "It really encouraged us."

The course has been well received by Oregon producers also. Gordon Cook, agriculture agent in Union County, Oregon, reports that after completing a 9-week course, "Some of the producers in the class said we should have had this 20 years ago."

Farm Credit's Role

Although Extension provided the majority of funding for the Business Management in Agriculture series, Farm Credit contributed about a third of the project's total cost and handled the actual videotape production.

"We realized we could use the course to help train loan officers and to promote communication between producers and lenders," says Tom Powell, senior training officer in the Human Resource Planning and Development division of Farm Credit Services, St. Paul, Minnesota.

Art Madsen, branch supervisor of Farm Credit Services of Southeast Minnesota, says the financial management series helps bridge the communication gap between producers and lenders by teaching such skills as goal setting.

Madsen recently helped teach the financial management course to 21 farm families.

Timely Series

The financial management series comes at a critical time. To obtain credit in today's risk-laden farm economy, producers must be able to back up their loan requests with detailed records and financial statements, says Dick Wittman, one of the videotape presenters and an Idaho rancher and farm financial management consultant.

"Lenders are looking at financial management more and more," says Wittman, "wanting assurance that producers can manage finances in addition to managing production."

In the long run, Wittman believes, educational programs like Business Management in Agriculture should help farmers become as skilled at financial management as they are at production. *A*

Turfgrass Farms: Instant Green In Arizona

20 *Extension Review*

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From cowboy to sod farmer... with Extension advice. And Bob Prosser, manager of the Bar-T-Bar Ranch near Flagstaff, is pleased with the results.

On the ranch, Prosser runs 1,600 head of cattle and currently, after consulting with Extension specialists, grows 40 acres of Kentucky bluegrass sod. "Bar-T-Bar Sod" is the only sod grown north of the Mogollon Rim and the only Kentucky bluegrass sod farm in Arizona. Bar-T-Bar Sod has already sold 60 percent of the sod that will be produced this year.

The 3-year-old sod farm is benefitting from the growing recreation industry in Flagstaff, as well as its increasing population. Baseball, soccer, and golf are extremely popular, thus increasing the demand for carefully cared for sod, some of it from the Bar-T-Bar.

"Arizona's turfgrass industry is growing by leaps and bounds," says David Kopec, Extension turfgrass specialist, University of Arizona. "Approximately 1,500 acres are devoted to growing sod in the state, mostly between Phoenix and Casa Grande."

Choosing The Best Blend

Kopec and other University of Arizona specialists worked with Prosser to figure out the best blend of Kentucky bluegrass varieties. Following their recommendations, Prosser planted a mixture of six varieties that are suited to cool temperatures, tolerate low moisture, and are resistant to such diseases as snow mold and dollar spot.

In 1986, Bar-T-Bar Sod sold 1.5 million square feet of sod, half of it in Flagstaff. In 1987, Prosser added another 30 acres of sod to extend his market to Sedona and the White Mountains.

As one of the University's two turfgrass experts, Kopec gets frequent calls from golf course superintendents who want him to solve problems with watering, fertilizing, and using chemicals. "Developers often call," he says, "to find out how the water consumption of different grasses varies."

Elk-Proof Fencing

When grazing elk found the tender grass at the sod farm hard to resist in the winter, Prosser received advice from John Stair, Extension wildlife specialist at the University of Arizona. Stair, verifying that the elk left footprints in the sod that formed rips and holes when the sod was harvested, devised a double row of electric fencing whose harmless shocks encourages elk to graze elsewhere.

The wildlife still offers problems. "I wish we could just fence out the geese," Prosser comments. "They fly in by the thousands in the fall and tear up the sod."

Harvesting sod requires special equipment that is only manufactured in Canada. The cutter blades adjust automatically to cut a precise 18-inch-wide strip that feeds into a conveyor belt which wraps the sod into a 5-foot-long roll.



Opposite and Above: Charles Kopec (left), Extension turfgrass specialist, and Charles Mancino, plant scientist, both of University of Arizona, work at grass level while studying water consumption of various turfgrasses. Below: Kopec and Mancino test turfgrass on an experimental green in Tucson. Arizona's turfgrass industry is expanding rapidly to match the rapid growth of its population and recreation industry.

Turfgrass As A Crop

Once loaded on a wooden pallet, the turf is ready to be trucked to a new baseball diamond, soccer field, or somebody's yard—"instant green" from a cattle ranch high in the mountains of Arizona.

Bartley P. Cardon, dean of the College of Agriculture, University of Arizona, recently predicted that 70 percent of all agriculture in the state will, someday soon, be related to turfgrass and horticulture.

"Golf courses can be thought of as farms," David Kopec points out. In Arizona, their "crop" of closely-clipped green grass is worth "just as much as traditional crops, plus livestock."

In 1984, tourists brought approximately \$40 billion into the state; the Arizona Golf Association estimates that \$4 billion went to hotels and resorts featuring golf courses. Revenue from golf courses, nurseries, and equestrian activities equalled \$1.7 million in 1985; crops plus livestock earned \$1.65 million.

Each of the state's 189 registered golf courses spends approximately \$750,000 each year to keep their links green, clipped, and healthy, Kopec states. The University of Arizona is currently involved in a survey to evaluate the economic impact of the golf course industry.

Irrigation Needs

Professionals responsible for caring for large areas of grass in golf courses and parks are very concerned about proper irrigation schedules. Kopec is using new technology to measure how the turf reacts to being stressed by various levels of irrigation.

"Water is a chronic problem grown acute," Kopec says, "and is very much on the minds of everyone in the turfgrass industry." He points out that golf course caretakers take pride in using only the precise amount of water necessary.

Large users of turfgrass will tend to use effluent, treated water from city sewage systems wherever possible, Kopec believes. Some of these users are experimenting with tail-water from mines. But homeowners are interested in keeping their lawn-watering to a necessary minimum, too. That is where the problem lies—what's necessary? What's the minimum?

In cooperation with Western Sod, a turf farm near Casa Grande that produces 20 million square feet of sod every year, Kopec developed a lawn watering guide for the southern Arizona desert based on data gathered by William Kneebone and Ian Pepper, scientists with the University of Arizona. More than 100,000 copies of the guide have been printed by the Arizona Municipal Water Users Association and offered to consumers with water bills in six Arizona cities.

The guide's directions for watering are correlated with the daytime high temperature. Kopec says the guide makes citizens aware of water conservation. "It teaches citizens there is no need to water daily," he says.

Despite some desert-loving Arizonans who desire a return to natural desert vegetation, Kopec believes strongly that turfgrass is beneficial. "Grass lowers the temperature in urban environments," he says, "and absorbs pollutants and noise. Grass is a source of oxygen. And the aesthetics of green, cool-looking grass are undeniable."

Extracted from an article in Arizona Land & People, published quarterly by Agricultural Communications, College of Agriculture, University of Arizona, Tucson. ▲



Alaskans: In Control

22 Extension Review

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In 1986, the price of oil declined and oil states such as Oklahoma, Louisiana, Texas, and Alaska are having to cope with the economic challenges that come from a rapidly changing economy.

For Alaska, especially, these adjustments will be substantial. No other state is as dependent on oil revenues to operate state government. Such taxes previously accounted for over 90 percent of the state's operating budget. The crash in oil prices left about 27,000 Alaskans (11 percent of the labor force) unemployed in November 1986, the highest rate ever recorded for that month. Alaska's economic experts predict that the state's economy will not pull out of the current recession for several years.

Within this backdrop, the Alaska Cooperative Extension Service has designed a program titled "In Control..."—a major effort to help Alaskans remain in control of housing, finances, family relationships, and their communities in this time of economic trouble.

James Matthews, CES director, says the statewide campaign is a rapid-response reaction to the recent pull-of-the-plug on Alaskan oil prices. "Every family and community is feeling the drain," he says. "CES, with its statewide network, has the resources to help Alaskans sort through their options, keep a roof over their heads and food on the table, deal as a family with the stress, and minimize problems with creditors."

Food or Shelter?

When income drops, house payments and utility bills are even more important than food bills, according to Extension budget expert Natalie Thomas. Through a series of fact sheets (**Coping With Creditors, When Bills Aren't Paid, Job Frauds and Schemes, Outside Financial Help**), Thomas helps people deal with the financial difficulties that may result from being out of work.

The fact sheets explain, for example, what people may expect to happen if they get behind on their payments and how best to deal with the pressure in a positive manner. Credit counseling services, consolidation loans, and bankruptcy are other subjects addressed in the series.

Unified Effort

The "In Control" theme has been a unifying factor that has helped bring wide-ranging aspects of Extension to bear on this difficult situation. Topics that have been incorporated include "Eating Well While Cutting The Food Budget," "Careful Energy Choices Cut Housing Costs, and "Home-Based Business Development."

"In Control" is being coordinated by Pat Barker, of the Bethel Extension office. Extension has involved outside resources as part of the overall program effort.

Cooperators have included the Western Rural Development Center and experts from other Western regional land-grant universities. One such cooperator was Dr. Martha Lamberts, Extension human development specialist from Washington State University. She explained the effects of stress to groups of community agencies and organizations during a series of workshops coordinated by the Anchorage and Sitka district Extension offices. Stress and how to deal with it is a "matter of life and death," she says.

Changing Times

The coming years are certain to bring major fiscal adjustments for Alaska's local governments, especially the smaller rural communities who derive a significant amount of their operating revenues from the state.

The changing economy was the theme of the 1986 Local Government Training Conference sponsored by Extension in cooperation with the Alaska Department of Community and Regional Affairs and the Alaska Municipal League. Grants, budgeting, economic development, and lobbying were among the subjects addressed. Sixty-one representatives from over 30 "bush" communities throughout rural Alaska participated.

The 1987 conference theme is alcoholism and other drug abuse problems that can be worsened by the effects of economic stress. "This is one of the most critical social and economic problems facing rural Alaska," says Don Peter, who directs Extension's Alaska Native Human Resource Development Program. "Local government efforts are crucial in addressing this issue."

Extension also has worked with the University of Alaska's rural education program to deliver numerous village workshops for community administrators.

Long-Term Response

Unfortunately, unless Alaska's oil fortunes change substantially, this program effort will be a major Extension focus for several years. Families, homes, and communities are all affected. Extension, with its limited staff and resources, will continue to work with other agencies and organizations to help Alaskans remain "In Control." ▲



Financial Counseling: Extension Outreach

Extension Review 23

**"I hear, I forget;
I see, I remember;
I do, I understand."**

This is the philosophy taught in a financial management program offered to Philadelphia agencies. The six-session series educates paid staff and volunteers to counsel low-income families, many of whom have limited reading skills. To become effective financial counselors, agency personnel enrolled in the program are required to understand their own financial situation and complete the assignments for each session.

This Extension outreach was the result of an August 1985 request from two agencies serving human needs in Philadelphia County. They wanted Extension to give one-on-one counseling to housing authority residents in financial difficulty. With only one home economist to meet the family resource management needs of a major urban area with over 1.7 million people, this request was impossible to consider.

Instead, Extension developed a basic money-management program designed to prepare others to work with limited-resource families. The educational objectives were to help participants: (1) learn the basic managerial process; (2) apply the process to family financial management; (3) improve their money-management skills; and (4) learn how to counsel persons of limited income.

Teaching outlines and class materials came from many sources. Some were developed in Philadelphia; others were adapted from existing materials used in other programs. Throughout the development process, considerable guidance was provided by Marilyn M. Furry, Extension specialist in family resource management; and Diane Brown, regional program leader for family living.

Pilot Program

The program was piloted early in 1986 for 26 community outreach workers from the 12 field sites of the Mayor's Office of Community Services (MOCS). These workers serve a potential audience of 320,000. Classes covered a variety of teaching strategies to help individuals master the subject matter and to enhance their teaching abilities.

At the end of 1986, MOCS reported that trainees had counseled 2,261 families. Most of the families came to a MOCS food cupboard and were required to undergo financial counseling before they could receive food. The director of field services for MOCS has reported a decline in the number of repeaters seeking food, suggesting that counseling has been effective. A volunteer interpreter at one site reported that families in the class were "beginning to make it with less."

Attending the program during 1986 were 90 selected staff members from agencies such as WIC, U.S. Naval Station Family Support Service Program, Philadelphia Corporation for the Aging, Philadelphia Geriatric Center, Philadelphia Center for Older People, Homemaker Service of the Metropolitan Area/a residence for homeless mothers, Lutheran Settlement House, and the Bucks County Opportunity Council.

Evaluation

A systematic plan was developed to determine if the design of the six sessions would facilitate an evaluation of the individuals completing the financial management program. Pre-tests and post-tests, as well as review of assignments given during each session, were used for some formal evaluation.

Agency staff who have completed this program indicated that they received new, comprehensive, and useful information. For example, 66 percent of the participants learned how to make and manage a spending plan. Participants also took some management action: 35 percent kept detailed spending records and 25 percent had opened or were able to add to a savings account.

Ongoing Programs

The series is offered on a cost-recovery basis, with a \$20 fee for each participant. Participants receive a workbook, materials, and a framed certificate, which is beginning to appear on agency walls. Participants who attend all six sessions receive 1.5 Continuing Education Units from Penn State.

Inservice Training

Penn State Extension's annual staff inservice education week included a day-long session on using the financial counseling materials. This inservice training was intended to educate Extension agents in other Pennsylvania counties about the program and to improve their financial management teaching skills.

One-on-one counseling is not a viable option for any Extension office in Pennsylvania. However, educating personnel of other human service agencies to counsel their clientele about money provides a much-needed educational program. This approach helps to integrate the counseling process so that only one counselor is helping the client.

Some may question whether Extension should be educating other agencies' personnel. Considering the potential impact on clientele, however, this is perhaps the best way to extend both the information Extension has to offer and the outreach of one home economist in a metropolitan county. *A*

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Soft-Shell Crabs Spell Success

24 Extension Review

Robin Shreeley
Former Extension
Editor

**Agricultural Extension
Program**
**North Carolina A&T
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Greensboro

Opposite top: After shedding, a male soft-shell crab (left) looks almost transparent next to a brother hard-shell crab or "Jimmy." Middle: Crab taken from Pamlico Sound, North Carolina. Below: Robin Doxey (left), co-owner of a soft-shell crab business in Pamlico County, meets with Terry Setzer, Pamlico County Extension, who helped Doxey's new venture succeed. At right: Crabber counts the catch in his trap on Pamlico Sound in eastern North Carolina.

In the soft-shell crab business, every crab means money.

When Donald and Robin Doxey, owners of a new soft-shell crab business in Pamlico County, North Carolina, started losing crabs they became frightened. All their profit was disappearing before their eyes. After several days of wondering what to do, Robin Doxey called the Pamlico County Extension Service to ask for help.

That was the Doxey's introduction to Terry Setzer, an agricultural technician in the A&T Farm Opportunities Program (FOP). Setzer immediately called a specialist who tested the Doxey's water and determined their problem. When the crab loss ceased after a few days, the Doxey's were sold on Extension and Setzer.

"Setzer and Extension have been a tremendous help to our new business," says Robin Doxey. "He has helped us with questions about water quality, marketing, and taxes." Setzer even helped them, she says, with advice on a small garden they weren't having much success with.

The Doxey's decided they wanted to apply for a grant to improve their small business.



Once again, Setzer was available to help them. Although they didn't get the grant, writing the proposal helped them to start thinking about record-keeping and plotting a direction for their business.

Easy To Advise

"These are just good people to work with," says Setzer. "They are trying to run a business and they are looking for good advice. I try to help them as much as I can. They aren't afraid to try anything."

The Doxey's started their soft-shell crab business 4 years ago.

The two quit their jobs and left their home in Virginia Beach to move to the coastal community of Paradise Shores located on Pittman Creek in Pamlico County.

Donald Doxey used to catch crabs from the Chesapeake Bay as a child, raise them until they shed their shells, and sell them to the local marina. Robin Doxey knew nothing about soft-shell crabs and, in fact, had never tasted one. "But both of them had the will to succeed," Setzer says, "even if they were unsure about how to go about operating the business. That's where I would like to think I stepped in. I've worked with them as a resource person armed with technical information."



Increased Catch

One piece of advice Setzer gave the Doxeys resulted in a 35-percent increase in the number of crabs they catch. Setzer suggested to Donald Doxey that he change the color of the crab pots to more resemble a crab's natural habitat. Setzer knew that the larger "Jimmy" crabs, (males) were attracted to rusted pots, so he suggested the Doxeys paint some of the pots dark brown. The female crabs like a darker pot, Setzer informed them, so they painted other pots black. Almost immediately, the Doxeys noticed a substantial increase in their crab catch.

"The Doxeys were already using a paint on the pots with a chemical that slows down barnacle growth," Setzer comments. "I just suggested they mix this paint with colors that would attract more crabs."

Involved In Extension

Impressed by Setzer's work with them, the Doxeys both have become involved in other Extension programs and activities. Robin Doxey now serves as a member of the local Extension Advisory Committee, a group that advises the local Extension Service on needs and problems. In addition, the Doxeys and Setzer developed a recordkeeping book for local fishermen.

"They both work real hard for themselves and with me," Setzer says. "And working with them is a pleasure." A

*Extracted from **Dimensions**, a publication of the Agricultural Extension Program at North Carolina A&T State University, Greensboro.*



Day Care Expands 4-H Outreach

26 Extension Review

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"Mom, when will your meeting be over?" The target audience for the parenting seminars offered by the Montgomery County 4-H Center, Creamery, Pennsylvania, was largely young mothers with young children. Montgomery County Extension and the county 4-H program purchased an old elementary school, and, through volunteer time and donations, established a day care center where children receive quality care while parents attend educational seminars on family life.

Early in 1984, a foundation board of lay persons, acting on behalf of Montgomery County Extension and the county 4-H program, purchased an old elementary school. This school, located in the suburbs of Philadelphia, would serve as the new headquarters for Montgomery County Extension and the county 4-H program. Preliminary surveys disclosed that many of the new clientele in the community surrounding the 4-H center were young mothers at home with young children.

These low- to middle-income parents were the target audience for "Strengthen The Family," a major Pennsylvania Extension program thrust. How could Extension tap into this new audience?

The new location offered a large vacant space in the building's lower level. Foundation members suggested the space at the 4-H Center be used to provide quality child care and thus attract homemakers into attending educational meetings.

Volunteers Make It Possible

The building's space needed repair and renovation. A crew of volunteers worked many hours removing damaged flooring and peeling paint. Homemaker groups raised money and private donations provided the funds necessary for new flooring, painting, and electrical and plumbing work. Changes were made to meet strict child care regulations. Volunteer time and donations to the project exceeded \$10,000.

Studies by foundation members concluded the easiest way of providing drop-in babysitting was to lease the space to an outside group to operate it. This alternative, they felt, would reduce insurance liability, assure the quality of care,





and produce additional income for the 4-H Center. A committee of volunteers agreed to read proposals and interview persons interested in operating the Day Care Center.

State-Licensed Child Care

Today, as a result of these efforts, the state-licensed Day Care Center is open for business. Children ages 3 months to 5 years are accepted for care on a part-time, full-time, or

hourly basis. Clientele attending Extension meetings must make a reservation for their child or children at least one day in advance. They are assured their child will receive quality care at a minimal cost.

The Center also provides the option of child care for Extension employees at the worksite. The Center is also available for children during evening hours, a real advantage for Extension

staff and volunteer leaders. In addition, clients of several other agricultural agencies housed in the 4-H Center also use the child care services.

Parenting Seminars Planned

Plans for the future include a series of parenting seminars with child care included; this will provide experience for 4-H'ers involved in babysitting projects. Staff from local child welfare agencies will work with Extension to conduct educational sessions for their low-income families at the 4-H Center. "Child care scholarships" will be given to children of these needy families. Clientele will receive information on improving parenting skills.

To date, the response to the Day Care facilities at the 4-H Center has been overwhelming. Extension staff will continue to take advantage of similar opportunities to build marketing strategies and expand programming outreach in the future. A

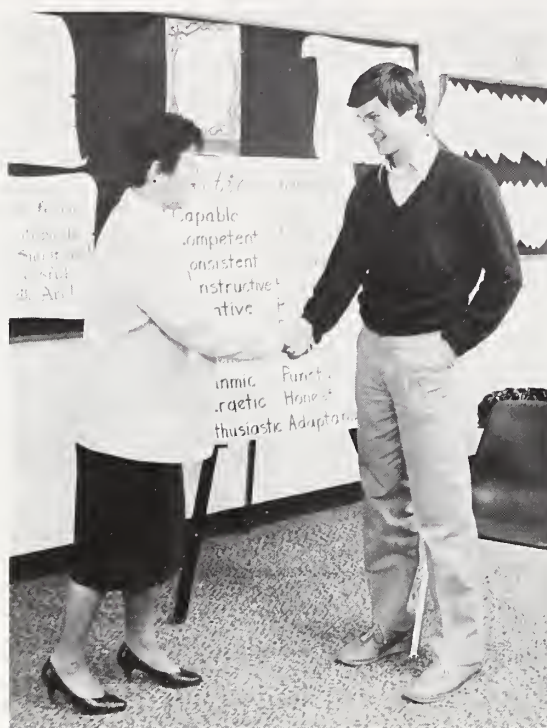


Alternatives After The Farm

28 Extension Review

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Coordinator, Extension
Home Economics, ANR
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Michigan State
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Betty Pattullo, Tuscola County Extension home economist, Michigan, welcomes a farmer to the Displaced Farmer Program she coordinates for a five-county area. Below: Pattullo, aided by Kay Petiprin, program assistant, explains use of computer in the program to a participating farmer (standing).



For many farmers, farming is more than a job—it's a way of life. The satisfaction of making a living off the land often compensates for all the uncertainties brought about by Mother Nature and fluctuating economies. But for some farmers the time comes when, for whatever reason, it is no longer possible to continue farming. They must give up the farm and look for other ways to support themselves and their families.

Michigan farmers, like farmers all around the country, are increasingly finding themselves in this position. Fortunately for some area farmers, Betty Pattullo and the Dislocated Farmer Program are there to help make a difficult transition easier.

Pattullo, Tuscola County Extension home economist and coordinator of the Dislocated Farmer Program for a five-county area, has been working on the project since spring 1986. In the past year, 179 farmers have come through her office seeking help in making the transition off the farm.

The program is part of the Governor's Job Training Partnership Act, a statewide initiative coordinated by the Cooperative Extension Service.

Getting Started

Farmers hear about the program in several ways, Pattullo says. They may have been referred as a result of an EMAT visit. (EMAT's are Extension Management Assistance Teams which work with farmers under financial stress.) Many farmers hear about the program from other farmers who are in it. Pattullo says it's not unusual to get six additional inquiries when a client goes back to his community and tells neighbors about the program.

To be eligible, farmers must have been active on farms from which they were displaced, have a debt-to-asset ratio of 40 percent, have received notice of foreclosure, or be on the verge of or in the process of bankruptcy.

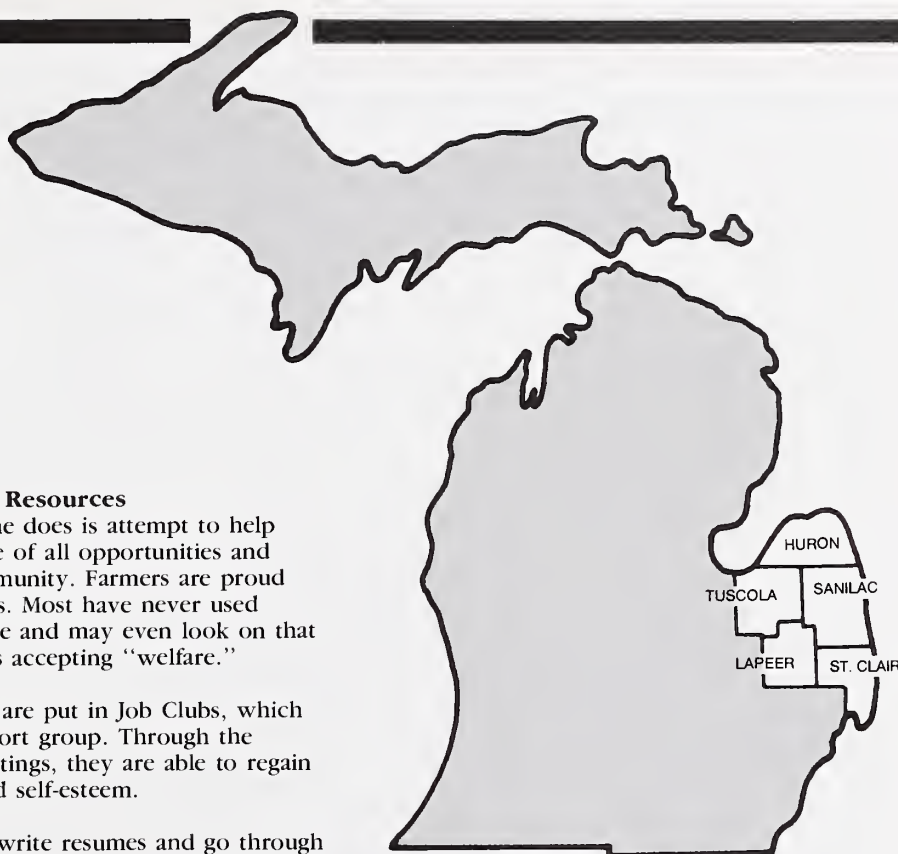
When a farmer comes for the first visit, Pattullo takes down all the information she can. Together they explore the farmer's work history and look at strong points and areas of interest. If a farmer is really undecided about what he or she would like to do, they may schedule assessment tests.

A major function of the first meeting is to listen, Pattullo says. Most of the farmers are just coming out of the denial state and accepting the fact that they need to get out of farming.

"What they need most of all is someone to listen who won't push or judge. I often find if a farmer talks long enough and hard enough, he can come to his own decisions and solve his own problems," she says.

One thing she seldom does at the first meeting is open the book of job leads. Many farmers just want us to give them the lead so they can go and apply for work. "That often sets them up for failure," Pattullo says. "Very few of them are ready for a job interview at this point."





Using Community Resources

The second thing she does is attempt to help them take advantage of all opportunities and services in the community. Farmers are proud people, she observes. Most have never used social services before and may even look on that kind of assistance as accepting "welfare."

Finally, the farmers are put in Job Clubs, which also serve as a support group. Through the process of club meetings, they are able to regain their confidence and self-esteem.

They learn how to write resumes and go through mock interviewing situations that are videotaped and critiqued. They also have three sessions on stress management to help them identify and deal with their unique stressors.

"After they have attended four or five meetings, you can see a real growth—a blossoming," Pattullo says.

Finding Jobs

Results have been very encouraging. Many farmers have found jobs. Some have gone to work in Detroit as \$12-per-hour heavy equipment operators. Others have become roofers, electricians, credit analysts, receptionists. Some have gone into business for themselves and are doing well. One farmer now works for an auto dealership, and several others have found hard-to-get production jobs.

"It was a lot of work pulling everything together, but it finally fell into place. The program is paying for the training they will need, and is also paying half-wages for their first 6 months on the job," Pattullo says.

"The most rewarding and fun part of this job is hearing about the placements. Most of the people call to tell me about the jobs they find, and it's really exciting to share their happiness."

"Safe Place" For Farmers

The program cooperates with a wide variety of community agencies and enjoys their support, but Pattullo feels Extension is the proper agency to be coordinating the program.

"Extension is a safe place for farmers to come," she explains. "They would hesitate at going to a mental health or other social service office, but it's OK to go to the Extension office. No one even knows why they're stopping by."

Other agencies often don't provide the stress counseling that Extension does, she continues, and they may have only one service to offer. At the Extension office, farmers get a well-rounded program in the company of other farmers.

Good Things Happen

"When all the people in a program are in the same situation, very effective kinds of networking and support often begin to happen," Pattullo says. "A farmer may express feelings of failure or inadequacy and be surprised to hear that every other farmer in the room feels the same. Good things start to happen when they can get beyond thinking they're at fault."

The program runs through June 30, and a 6-month extension has been requested.

Working with so many people in distress can be an emotionally exhausting experience. Would she do it again?

"Absolutely," Pattullo says. "I consider it a challenge. I've been able to leave things behind at work, for the most part, and it's really been exciting to help these farmers. They are fantastic to work with." **A**

Master Money Manager

30 Extension Review

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National Program
Leader, Family
Resource Management
Home Economics And
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*and
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Extension Family Life
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*R. Ann McAfee
Lampert Extension
County Agent, Home
Economics, Lauderdale
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*R. Ann McAfee, Extension
county agent, home
economics, Lauderdale
County, Alabama, poses as
"Dollar Woman," during
publicity campaign for the
Master Money Manager
Program which provides
indepth training to
volunteers who then teach
Alabama families financial
management.*



Alabama was facing double-digit inflation, double-digit unemployment, and the highest personal bankruptcy rate in the nation. The climate was right for new teaching strategies to help families manage and survive during economic hard times. With the support of the state leader for home economics, a team was formed and the Master Money Manager (MMM) program was born. The concept behind the master program is to provide intense in-depth training to a few volunteers who will expand Extension's outreach by teaching others what they have learned.

Program Development

If the program was to make a difference, it had to be ongoing—not a one-shot effort. With this in mind, the team members—a family economics specialist, a family life

specialist, and a county agent with a strong background in family economics—went to work. After an extensive review of current nationwide Extension programs and related research, they developed ten 2-hour lessons covering: goal-setting, budgeting, recordkeeping, income taxes, credit, savings and investments, insurance, family transitions, counseling techniques, and the importance of confidentiality.

The training manual for agents/teachers included teaching strategies; lesson activities; checkup quizzes; and recommendations for program announcements, recruitment, the selection process, delivery methods, and followup activities.

A slide set helped "market" the program to county agents. Program leaflets were distributed by "Dollar Woman" at the annual meeting of the state association of Extension home economists.

The Volunteers

Criteria for becoming a master money manager were clarified and volunteers were selected accordingly. Each volunteer master student must successfully complete 20 hours of training, correctly respond to at least 70 percent of questions on checkup quizzes, and contribute 30 hours to expanding the money management program of their county's Extension office. Graduates of the program receive a certificate of course completion, special recognition, and continuing education units.

County agents were cautioned to match volunteers with activities compatible with their nature. Two key areas were stressed—confidentiality and values.

It has been said that people are more secretive about their finances than about any other aspect of their lives. A person must be trusting to disclose personal money problems to a Master Money Manager. If that trust is broken, the volunteer, the program, and the Cooperative Extension Service lose credibility. An agent unsure about a volunteer's ability to honor confidentiality would assign that volunteer to activities that did not require confidentiality.

The importance of values was also stressed. Without proper training, a volunteer might be tempted to give advice based on his or her personal values. They learned techniques for helping people make decisions for themselves.

Program Implementation

Before the Master Money Manager program was launched, county agents received training in subject-matter, materials, delivery, recruitment, and marketing strategies. A feature article in one local newspaper resulted in an immediate enrollment of 50 volunteers and a waiting list for the next session. That county has had a waiting list for each new training session.

Many MMM volunteers are first-timers to Extension programs. They include bankers, social workers, state troopers, businesspeople, real estate agents, and college professors.

Managing in Hard Times

MMM has been successful in helping Alabamians manage during hard times. Since the program was launched in fall 1983, one-third of Alabama's 67 counties have offered it at least once. At least 317 volunteers have completed the program and have contributed more than 5,300 hours of assistance to county money management programs. In addition to helping others, the volunteers also reported that they have increased their own savings, established workable budgets, set goals, and decreased debts.

Sherwon Frederick represents the successful experiences of many MMM volunteers. Frederick says that the course really changed her life. She made changes in her credit behavior, established credit in her own name, has not had a single month of over-spending her budget since completing the course, and has paid off all existing charge accounts for the first time.

Her 16-year-old daughter also gained from her mother's participation in MMM. She found a

part-time job and has purchased a \$500 certificate of deposit with her savings.

Future Directions

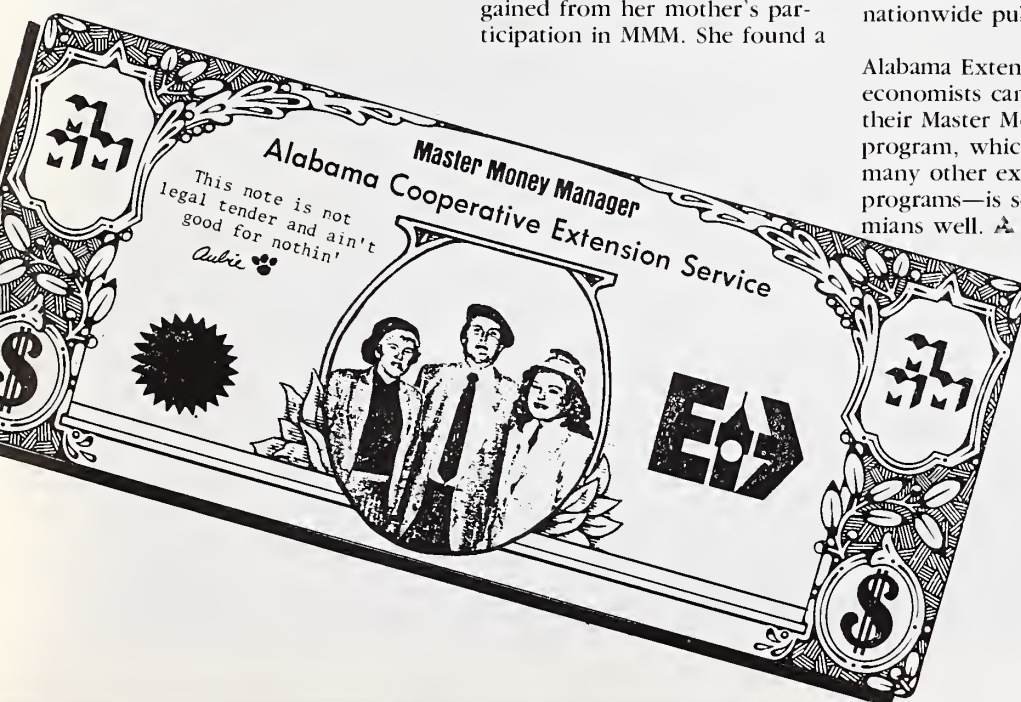
Although the recession is technically over, many of Alabama's families continue to suffer from hard times. Families involved in farming, mining, textiles, and light industry continue to need help from Master Money Manager.

Changes in taxes, insurance, and credit regulations necessitate periodic updating of materials, but the Master Money Manager Program is making a difference in the lives of Alabamians and plans are to keep it current.

Copies of the program have been shared with Extension specialists in all states and territories. Extension Services in Wisconsin, California, Nebraska, New York, Texas, North Carolina, and Georgia are adapting the Master Money Manager for their own use.

The program has been introduced at the national meetings of the American Home Economics Association and the National Association of Extension Home Economists. MMM has won a national award for Excellence in Consumer Education and has received nationwide publicity.

Alabama Extension home economists can be proud of their Master Money Manager program, which—along with many other excellent Extension programs—is serving Alabamians well. ▲



Getting Help—The First Step Towards Farm Health

32 Extension Review

Marshall H. Breeze
Extension Communication Specialist, Associate Professor and
L. Van Crowder
Extension Communication Specialist, Assistant Professor
University of Florida, Gainesville and
Deloris M. Jones
Extension Home Economics Program Leader
Madison County, Florida and
Meredith C. Taylor
Extension Home Economics Program Leader
Suwannee County, Florida

In Madison County, north Florida, a young farm wife sits on the porch of her house looking out at the empty fields. She thinks about the bad financial situation she and her family are facing. She's frustrated and fearful.

Her husband keeps all the information about the farm operation to himself, particularly financial information. He says he's the man of the family and that she should not worry. She feels isolated and powerless to help deal with their problems. "How am I not going to worry?" she thinks. "That's all I can do."

This woman needs help but doesn't know where to find it.

Thirty miles east, in Suwannee County, a middle-aged farmer talks with a neighbor about how he has seen a budget counselor for help with his financial problems. He's been depressed because he isn't making enough to improve his home and educate his children the way he had planned. He still has serious problems, but he feels better about the future since his visit to the counselor.

He thinks back on how hard it was to talk about things. All his life he'd believed you didn't talk about the farm business with anybody outside the family. "Sure am glad I did, though," he tells his neighbor.

This man got help, but he had to give up a long-held attitude to do it.

The First Step

Similar stories can be told hundreds of times across the rural counties of Florida's northern tier. And in every case, the first step in improving farm profitability is to help members of the farm family cope with the stress produced by the current farm crises. It isn't easy.

Extension workers in north Florida have found that reaching financially stressed farm families can be difficult. "They experience humiliation, despair, and isolation. They may be reluctant to talk about farm finances and family problems with outsiders," says Nayda Torres, family and consumer economics specialist at the University of Florida, Gainesville.

In some cases, traditional attitudes of self-sufficiency stand in the way of seeking assistance. Unfortunately, most assistance programs require individuals to take the initiative and request help themselves.

People who can benefit from financial and family stress counseling have to take the essential first step of calling their county Extension office or some other agency. The effectiveness of programs designed to assist farm families is often hindered by their withdrawal and their unwillingness to express their needs.

A Communication Response

Recognizing that financially stressed farm families are a "hard-to-reach audience," Extension staff from Madison and Suwannee Counties got together with Extension communication specialists at the University of Florida to discuss the role that mass media, particularly radio, could play in motivating people to ask for help with their farm problems.

As a result, a campaign using radio public service announcements (PSA's) is underway to persuade farm people that it is socially psychologically acceptable for them to ask for support from community agencies.

Each radio PSA presents a family member "thinking out loud" about some aspect of stress that he or she is coping with as a result of farm financial



difficulties. Using various characterizations and local people as narrators, the radio spots offer "models" with which farm families experiencing stress may identify. Each spot closes with a suggestion to call a clergyman, a counseling service, or the county Extension office.

Eighteen spots have been produced. They are being released in groups of six and will be changed every 3 to 4 weeks. The idea is to keep the campaign fresh by changing voices and topics frequently.

New spots will be produced as experience in Extension stress management identifies new topics. County Extension agents are handling contacts with broadcasters to give the effort the strongest possible local identity.

An important consideration in the design of the radio PSA's was that farm people should be helped to overcome feelings of guilt or incompetence about the economic situation they face. While the quality of farm management is certainly a factor in the profitability of individual farm enterprises, the farm crisis is generally seen as the result of policies and economic developments beyond an individual's control.

Emphasizing that the individual is not "responsible" for present economic problems, the radio

spots encourage listeners to seek assistance in dealing with financially related stress.

Objectives and Outcomes

The informational objectives of the PSA's are: (1) to let farm families know that Extension and other community agencies provide information and services that can help with financial and family matters, (2) to lessen feelings of guilt or failure by telling people that they are not alone in the situation they face—that it's all right to ask for help, and (3) to help people recognize that health and family relations are important to their economic survival. The anticipated behavioral outcome is a modest one: simply that farm families that need help will ask for it.

It's still too early to tell whether the radio PSA's will have the desired communication effect. An evaluation study is underway to find out about the role of radio, other information approaches that might be useful, and the support networks that are available in different communities.

"Various approaches and a great deal of effort are needed to reach these farm families. For many of them, financial stress means emotional stress," says Extension District Director Steve Ryan, "and one thing we do know—getting help is the first step towards family health and financial health."▲

Opposite: Marshall Breeze, Extension communication specialist, University of Florida, gets ready to go "on the air" with a radio public service announcement (PSA) to motivate financially stressed farm families to ask for help. At left: Breeze tapes a PSA outdoors with a local volunteer.



Professionals Or Part-Timers: Agenda For Change

34 Extension Review

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at Manoa

"Greta Johnson" is a full-time county Extension agent but only a part-time financial educator. Like many Extension home economists, "Greta" has program responsibilities that range from parenting to food preservation and from 4-H to EFNEP. In the midst of such diversity, she frequently feels frazzled, disillusioned, and inadequate.

The predicament of "Greta Johnson" may in part reflect a reality; she is fictitious but her problems may be shared by many of today's Extension home economists. When "Greta" first became an agent in the early 1950's, her audience was composed mostly of stay-at-home homemakers. She felt very confident with this audience. Trained as a general home economist, she had the knowledge and skill to address their needs surely and competently.

As the years passed, her clientele began to change. There were more men, more working women, more minorities, more college graduates, more white-collar workers, and more people with professional knowledge and skills in everything from business to education.

The fields of home economics which she taught had also changed, expanding drastically in both breadth and depth. Some of the subjects she had once taught with complete confidence had now become much more complex and sophisticated. Audiences still wanted to know how to can tomatoes, but they also wanted to know how to select retirement plans and make investments.

Keeping Up

"Greta's" strong suit was foods and nutrition, so she felt confident she could keep up in that area despite all the new information regarding food additives, dietary supplements, fast foods, special diets, and a host of other topics of public interest and concern. She knew the basics well, and thus had little difficulty incorporating the updates from her state food and nutrition specialists into her projects. Financial education, however, was another matter. Despite the help of her state specialist in family economics, she felt much less confident in this area. Fewer and fewer of her clientele were canning tomatoes; more and more were making difficult financial decisions regarding their employee benefits, retirement plans, taxes, and investments. There was so much to learn—both for them and for her.

Part-Time Expertise

"Greta" began to wonder about her part-time expertise. She was a full-time Extension professional with years of experience. But as a financial educator, she was a mere neophyte. The courses she had taken years ago weren't much help now; things had changed so much.

Needs had changed, too. People wanted more than simple budgets and common sense advice. They wanted relevant specifics regarding their financial options and alternatives.

"Greta" did, too, so she wanted to develop her knowledge and skills. The problem was that financial education was just one of her program responsibilities. She needed to keep up in the others as well. Where would she find the time or the energy?

Adjusting to Change

It isn't easy or comfortable being a jack-of-all-trades and master of none at a time when tax-supported agencies are being increasingly scrutinized. It is also a matter of pride. The strength of Extension is that it embodies nonresident university faculty spread throughout the community so that university learning and research are made available to nonuniversity clientele through nonformal education. If this tremendous resource becomes diluted in its expertise, Extension will lose not only the confidence of its clientele but also the support of its proponents and its reason for being.

A Plan for the Future

Why not envision networks of professional experts in such areas as family economics and resource management, food and nutrition education, family and community development, and 4-H and youth development?

Let us think in terms of "major programs" and "program teams" that share a common expertise and set of goals. Let us think of concentrating personnel and their professional development within these areas rather than splintering assignments and scattering energies.

Extension must move from the model of the generalist dispersing information broadly to that of the specialist providing clearly focused, professional expertise. Such change won't come easily, but Extension has a tradition of evolution and the personnel to fashion dreams into reality.

Education and Expertise

Historically, there is little doubt that the primary role of Extension is education and that the county agent is, first and foremost, a teacher.

This role has been added to upon occasion. During the 1930's and 1940's, for example, Extension personnel became primarily operators of government farm programs, but returned to their educational role in the mid-1940's.

From the mid-1960's into the 1980's, Extension personnel became quite involved as coordinators and facilitators of federally targeted community programs. The result of this legacy may be with us still in the concept of agent as program facilitator.

The primacy of Extension's educational role has recently been reaffirmed. Edgar J. Boone, assistant Director, North Carolina Extension Service, states, "The foremost job of Extension is education."

John Reeves, director of the strategic planning project, Utah Technical College, Provo/Orem, Utah, and Ron T. Daly, national program leader for human development and family relations, Extension Service, USDA, point out that there must be some specification as to the scope of the education involved. "Extension education," they point out, "cannot be and should not be anything and everything."

Roy Rauschkolb sees that there will be a change in the type of people hired. Extension personnel need to be more technically competent with a solid base in subject matter. Seemingly, there is an inevitable recognition that not only is education the mainstay of Extension but that subject-matter expertise is the core of the educator.

Focused Professionalism

The future of Extension may well hinge on the quality of its programs, and the quality of its people. Fortunately, Extension is blessed with a talented and dedicated workforce. However, that workforce may need to evolve toward a more focused professionalism.

The very essence of a professional is the characteristic of concentrated expertise within a definable domain. To a professional golfer, the domain is golf; to a dentist, it is dentistry; and to a banker, it is banking. Few people would have confidence in the nutritional advice of their banker, the financial advice of their dentist, or the parenting advice of their golf pro. Should Extension expect anything different from the audiences which it serves? *A.*



Key To Competing: 4-H Commodity Market Meet

36 *Extension Review*

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*Print Media
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One way to ensure that American agriculture will be able to increase its share of foreign and domestic markets in the future is to educate young people about commodity marketing.

For the past 35 years, the Chicago Board of Trade has sponsored a 4-H Commodity Marketing Symposium designed to help young people understand how the basic principles of marketing, distribution, and utilization apply to commodities sold in cash markets and traded in the futures markets of major exchanges.

The April 1987 joint Cooperative Extension and private sector symposium, arranged by the National 4-H Council, brought together 32 4-H'ers from across the country, each of whom had completed an outstanding commodity marketing project during the past year. They attended seminars on the use of futures markets as a management tool and learned to adapt market information and functions to their ongoing 4-H projects.

Project Benefits

Through 4-H commodity marketing projects, young people can learn the economics of marketing and distribution, including everything from charting prices, earning profits, raising and selling raw commodities, forward contracting, and hedging, to the importance of supply and demand.

David Love, 16, of Northport, Alabama, incorporated commodity marketing principles into his food preservation, gardening, forestry, foods and nutrition, home management, and home environment 4-H projects. "Since I was spending all of my time working on these projects, I wanted to know more about making money and how to invest it," says Love, whose achievements earned him a trip to the symposium.

What the 4-H'ers study depends on individual interests as well as where they live. Volunteer leaders can help young people develop a commodity marketing component for any 4-H project.

Profiting From Projects

Some 4-H'ers who attended this year's symposium have used commodity marketing techniques to earn substantial profits.

Larry Fowler, 17, earned more than \$34,000 raising and marketing corn, wheat, alfalfa hay, and cattle. "As a farmer with my own acreage I am very concerned about changing prices. I need to know all I can," says Fowler, who lives on a 3,000-acre Kansas farm and plans a career in agriculture.

He has visited elevators where grain was being milled and visited the port of Houston to see how farm products are exported.

Hertha Meyer, 18, sold honey, maple syrup, apples, cider, plums, and grapes for a profit of nearly \$19,000. Through her commodity marketing project she has learned how to produce and market several products effectively.

Elizabeth Ann Rigelsky, 18, grossed more than \$17,000 from raising and marketing tomato plants, beans, squash, melons, and vegetable plants. Her project helped her learn how different weather conditions affect crops, and how prices for various commodities are formulated. The Ohio State University student plans a career in marketing.

Roy Robbins, 17, earned more than \$12,000 raising and marketing sheep and \$3,100 selling fleeces. He credits his commodity marketing project with teaching him how to apply for government subsidies for wool, and how current events affect the market.





Projects Lead to Businesses

For other symposium participants, commodity marketing projects have evolved into thriving businesses.

Adrienne Shaffer, of Knoxville, Maryland, started her "Flower Delights" business 3 years ago in the basement of her home on the family's 32-acre farm. Since then she has sold nearly 10,000 floral arrangements.

"Flower prices are greatly affected at holiday times because the demand is much higher than for all flowers," says Shaffer, who attends a community college and plans a career in biology research and floriculture. Through her commodity marketing project she has learned when to buy supplies to get the best available prices and when to market certain materials to get the highest profits.

Lee Logan lives on a 160-acre farm in Hale Center, Texas. He created a demand for decorated wooden spinning mill spools and earned a profit from selling them. He gathered the free spools, decorated them, and then sold them for \$5 each.

He says through his commodity marketing projects he has learned that all marketing decisions are based on supply and demand for a commodity.

Gretchen Murdock, 16, of Beaver, Utah, started a shaved ice business with her brother 2 years ago. "It has helped me to appreciate what it really takes to make a business work," says Murdock, who plans a career in business or fashion design.

Jason McCanna, 17, started a bee operation with two hives and borrowed equipment and earned a \$270 profit in his first year.

"I found out what commodity marketing is, how it works, and how to use it on my bee project. I tracked world sugar prices, visited a stock broker's office, and kept all the records on the computer," says McCanna, who is a high school junior in North Dakota. He says his project helped him learn how to change pricing with demand, what is involved in hedging, and the difference between cash and futures markets.

Visit To Board of Trade

As part of the symposium, the delegates visited the Chicago Board of Trade, where they had the rare opportunity to visit the floor as the market opened and to shadow traders who bought and sold futures contracts. When trading closed that day, the 4-H'ers participated in a simulated pit trading exercise, met with Board of Trade officials, listened to traders and marketing representatives, and toured points of interest in Chicago. **A**

Opposite left: 4-H delegates participating in the National 4-H Commodity Marketing Symposium listen to Chicago Board of Trade member Ronald Reum (reviewing tape) explain the fine points of commodity marketing. Opposite center: 4-H delegate receives individualized information from Chicago Board of Trade broker at the Symposium. Above: After visiting the floor of the Board of Trade, 4-H delegates practice their trading skills in the classroom with hand signals they have learned.

Calculating Finances

Ronald W. Wall
Extension Specialist,
Family Economics
College of Tropical
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University of Hawaii
at Manoa
and

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"\$232,832 for a \$66,000 house? That's incredible!"

"\$10,000 will grow to \$17,081 in 4 years? Wow!"

"A car payment of \$352? I can't afford that!"

These are typical comments from clientele in Hawaii and Montana who are discovering how a relatively inexpensive financial calculator can help them make better decisions about their money.

The Hawaii Experience

Over the past 3 years, a project titled "Calculating Your Finances" has taught hundreds of Hawaii residents how to figure the bottom line for their financial decision-making. "Calculating Your Finances" grew

out of a desire to develop a program that could change people's fundamental approach to making decisions about money.

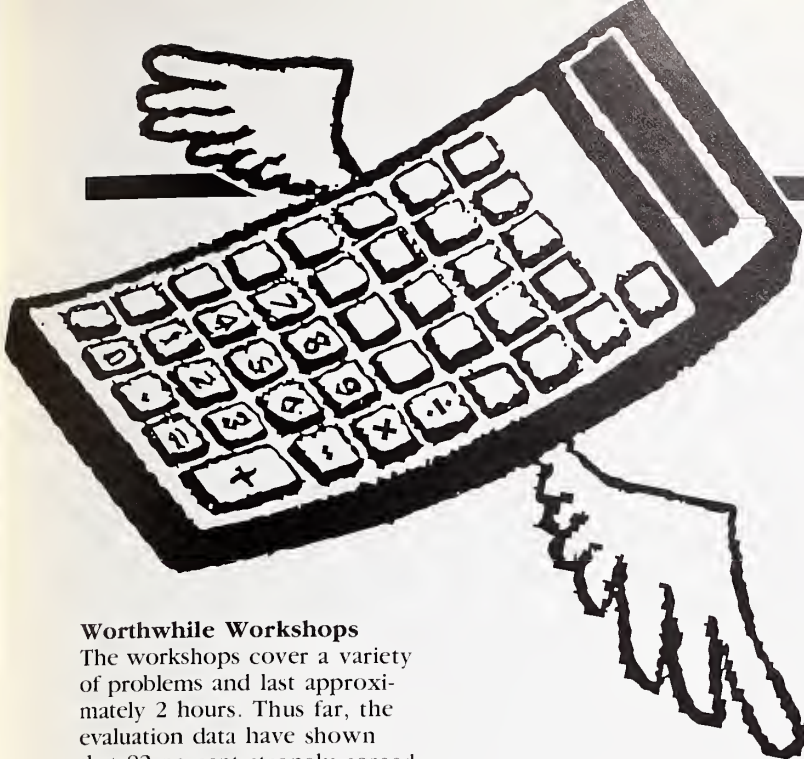
"I wanted clientele to come away from our program with an enduring skill of fundamental importance, since the average person makes a number of financial decisions without accurate figures or reasonable estimates," says Ronald Wall, family economics specialist, University of Hawaii at Manoa.

He describes the project as a combination workbook and hands-on workshop that can teach anyone—from teenagers to grandmothers—to make more informed financial decisions.

During the session, participants use a financial calculator to figure loan payments, plan savings programs, estimate returns on investments, compare retirement plans, and learn a host of other practical uses.

The Hawaii workshops use Wall's publication, "Calculating Your Finances," and a set of 22 Texas Instruments Business Analyst II calculators. Wall credits the purchase of these calculators to the foresight of Yukio Kitagawa, Extension administrator, who saw the potential of this project.





Worthwhile Workshops

The workshops cover a variety of problems and last approximately 2 hours. Thus far, the evaluation data have shown that 82 percent strongly agreed and 18 percent agreed that the workshops were useful and worthwhile for them. No one disagreed or strongly disagreed, and only one person in the sample was undecided.

The knowledge and skills taught through this project have significant potential for large-scale economic impacts. For instance, when mortgage rates dropped from 12 percent to 10 percent, one couple used the calculator to discover that they could save nearly \$230,000 in interest by refinancing their \$130,000 home over 15 years rather than 30 years, which meant an increase of only \$60 in their monthly payment. (This calculation, however, does not include other factors such as taxes that need to be considered before refinancing a loan.)

Montana's Adaptation

After hearing Ron Wall share his project at a national meeting of family economics specialists, Marsha Goetting, a family economics specialist, was impressed enough by the benefits of using a financial calculator to introduce the approach to Montana.

A working women's weekend retreat in Fergus County, Montana, provided the first opportunity. Participants, Goetting notes, could hardly wait to get home to share their newfound knowledge with their spouses. Nine of the 16 participants were so enthusiastic that they purchased financial calculators that very day.

In June 1986, a financial calculator class was held as part of the activities for a Woman's Week and Montana State University.

This year's plans include an expansion of classes so that more participants can be accommodated. Last year, 25 people who wanted to take the course were turned away because of lack of room.

The popularity of financial calculation seems well-founded. Financial calculators, Goetting points out, can make goal-setting much more realistic. "For years, I have emphasized the importance of setting financial goals," she says, "but use of the calculator quickly reveals to the client the result of a particular spending and saving pattern or some financial strategy."

Youth in Montana are also becoming enthusiastic about financial calculating. During Montana's 1986 4-H Congress, Home Economists Gayle Muggli, Kim Tompkins, Judy Knudsen, and Eileen Wilson taught a class for 4-H youth. They found that these participants learned how to operate the calculators even more quickly than many adults.

In September 1986, Goetting and Muggli published a self-study manual that included step-by-step instructions for the Texas Instruments BA-35 financial calculator.

Future Directions

The experiences in both Hawaii and Montana have shown that financial calculating is a very teachable skill with broad potential for significantly affecting the financial planning and decisionmaking ability of families and households.

Both Wall and Goetting view financial calculating and the insights it generates as fundamental to many other components of financial education. It is a cornerstone project, one that can serve as a long-term building block for a variety of other programs. It is also viewed as a continuing element of the Extension education repertoire.

The long-term impacts of financial calculating education have yet to be determined, but the prospects seem bright. "All 60 of our calculators were checked out in January and February," says a surprised Goetting. "That left me without any for a class I'd scheduled, so I quickly purchased more."

The Extension educators involved in these programs predict that financial calculating will eventually become established as a valuable, effective tool in the financial planning, decisionmaking, and management of families, households, farms, and ranches. A



Budget Basics

40 Extension Review

Meg Gemson Ashman
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*Pamela Smith Williams,
Extension home economist,
Orange County, Vermont,
conducting a money
management workshop,
discusses personal budget
projections with Sid McLam,
a workshop participant.*

What do senior citizens and young adults, professionals and homemakers, singles and marrieds have in common?

"They all want to do a better job of making ends meet," says Pamela Smith Williams, Extension home economist in Orange County, Vermont.

Williams offered a money management workshop last fall, the first of two 2-hour sessions. "The group," Williams notes, "ranged in age from 20 to 85 and included an academic dean, a secretary from a local college, several married couples, a widow, two dairy farm wives, and a few older women."

At the first session, Elizabeth Scannell, Extension Family and Consumer Economics specialist, University of Vermont, emphasized a basic theme during her instructive two hours: "Tell your money where to go instead of wondering where it went." Scannell explained the fundamentals of setting up a spending plan and the importance of recordkeeping.

Identifying Goals

Scannell asked participants to identify the financial goals—both short and long term—they wanted to work toward. Participants were provided with

worksheets to set goals and keep track of spending. She also reviewed the advantages and disadvantages of using credit, associated costs, and cautionary factors. She distributed a worksheet for calculating credit debt load.

Scannell employed an Extension publication, **Money Moves**, to illustrate how to use a spending plan. She described how to allow for irregular expenses such as car insurance or Christmas purchases that are not calculated on a monthly basis. At the end of the session, participants were told to start a recordkeeping system by keeping track of expenses for 1 month.

The following month when the group next met—this time with Pamela Williams—they reviewed their recordkeeping systems. Williams met with group members individually while the rest discussed what worked for them.

Followup Sessions

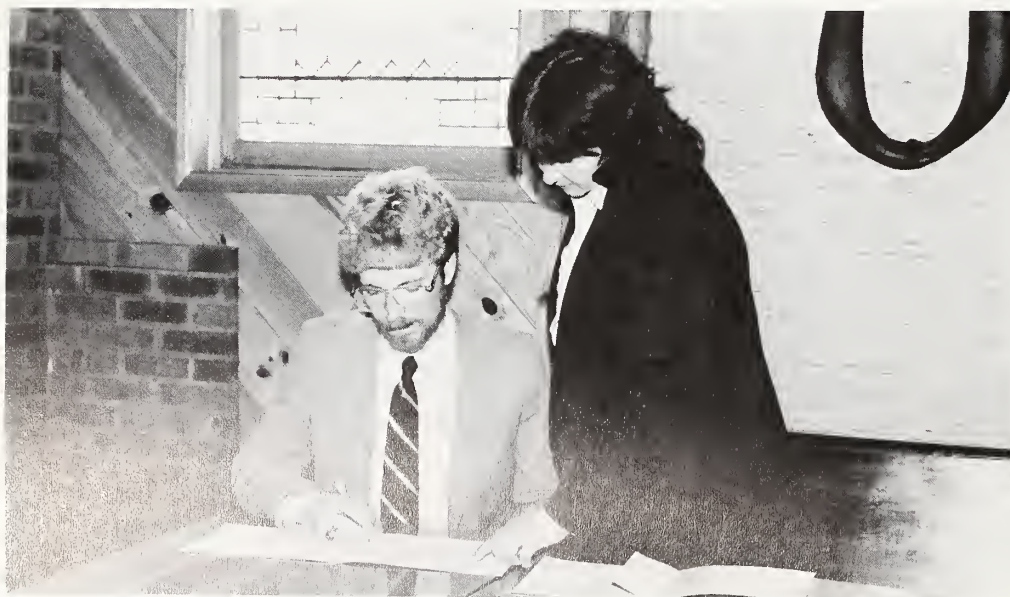
Some workshop participants met with Williams for followup sessions to review their individual progress. To answer more complex questions about credit or investment, Williams relied on resource people from a local bank.

Sid McLam, who works at a local college, was a workshop participant who believes the workshop taught him ways to save money and better manage his finances. "I keep all my records in a safe I bought on sale," he says, "and I now have a month-by-month record of my expenses. For the first time, I sit down and compare what I've spent against what I budgeted. Then I can make the necessary adjustments for the next month."

Williams is impressed with his and other participants progress since the workshop. Financial management workshops, like the one in Orange County, are offered throughout the state. The format is the same: Scannell presents information at the first session and the county home economist takes it from there. "In this way," Scannell comments, "workshop participants come to rely on their local resource—and that's how it should be."

Teamwork A Success

"This is a good example of Extension teamwork," Williams says. "Scannell is definitely the expert on financial management but it is impossible for her to meet with every client in every county. Instead, we are being trained to counsel them. This really seems to work for us."



Goats—New Market For Florida Farmers

Extension Review 41

Florida goat farmers have found a need—and they're jumping in to fill it. The state's growing Hispanic population—now over 1 million—has created a demand for goat milk and goat meat. This provides goat farmers with an instant market for a new "crop."

"The new goat market is good news for distressed farmers in Florida," says Ernest Bliss, Extension animal science specialist with the University of Florida's Institute of Food and Agricultural Sciences (IFAS), in Gainesville. "The farmers have tried various alternative crops," he says, "only to find there's little or no market for them. Now, there's a huge market in the goat meat business out there just waiting to be developed." Another reason for the growing popularity of goat farming, Bliss says, is that these animals are easy to raise and they're ideal for small-acreage farms anywhere in the state. "Five goats can be raised on the land required for one cow," he points out.

Growing Market

Tom and Helen Hill, who raise meat goats near Lake Butler at the Tranquility Acres Farm, agree they have no trouble selling everything they produce either at local livestock markets or directly to Hispanics and other ethnic groups.

"It's not uncommon for Spanish-speaking people from south Florida to drive up here to north Florida," says Helen Hill, who helps her husband co-manage Tranquility Acres Farm, "just to purchase goat meat."

The market for goat milk, centered primarily in health food stores, has always been good. "It is even better now with the growing Hispanic market," says Ruben Salado, who with his son Bill operates Lighter Pine Goat Dairy near Melrose, one of the two largest dairy goat farms in Florida.

"We have about 200 dairy goats and our pasteurized goat milk is sold to stores from Miami to Jacksonville," says Salado. "When our dairy goats stop being productive, we sell them at local livestock markets or to individuals looking for goat meat."

Vulnerable To Dogs

"Goats are very vulnerable to stray dogs that stalk the herds and kill or maim livestock. Wild dogs as well as hunting dogs and ordinary pet dogs will dig under or go over fences to attack goats," Bliss points out. "For this reason, we recommend well-built fences to protect goats—electric fencing is most effective."

Goat milk is a good alternative source of calcium, notes Helen Hill, who is also secretary-treasurer of the newly formed North Florida Meat Goat Association whose membership includes some 50 farmers.

Goat Burgers

"Goat milk is easier to digest than cow's milk because the fat globules are smaller," says Hill, author of "Goat Gourmet," a 140-page cookbook that includes recipes using goat milk, cheese, and meat. "A variety of cheeses can be made from goat milk, too. Feta cheese is probably the best known. Goat milk and cheese are available at almost every health food store. Goat meat is lean and can be used in almost any recipe that calls for beef, pork, or lamb. Goat burgers and bar-b-que are good examples of how it can be served."

Leather is a byproduct of all meat goats while Angora goats are raised for mohair. There are more than 460 million goats worldwide producing some 4.5 million tons of milk and 1.2 million tons of meat. "Goats," Bliss says, "are one of the smallest domesticated ruminants and have served mankind longer than sheep and cattle."

Dairy Goat Conference

This past June, the 1987 Dairy Goat Conference, sponsored by IFAS, was held at the University of Florida. Barney Harris, IFAS Extension dairy specialist, served as program chair. Harris is the author of a new publication—"Feeding Dairy Goats"—soon to be available from IFAS Cooperative Extension Service. February 14-15, 1987, some 300 dairy goats were featured at the Florida State Fair, near Tampa. A

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Goats are a new alternative "crop" for Florida farmers. The growing Hispanic population has created a demand for both goat meat and goat milk. Experts claim the animal is easy to raise and ideal for small-acreage farms in the state.



Volunteer Financial Counselors In The Front Line

42 Extension Review

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Fond du Lac County,
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In Fond du Lac County, Wisconsin, the Extension Family Living Education Program has set a high priority on family financial management.

Following a series of workshops that focused on assessing family financial situations and basic concepts of money management, many participants sought individualized help with their family economic problems. Publicity about the financial management counseling resulted in numerous referrals from the County Department of Social Services, court system, clergy, and other agencies. Demands for financial management help exceed that available and it was clear that additional resources were needed.

Recognizing this need, Mary Heister, Extension home economist in Fond du Lac County consulted with Karen Goebel, state consumer and economics specialist, and examined existing materials from several other states. Heister was able to select the appropriate educational approach for her county. In developing a program for volunteer financial

counselors, she melded approach and materials, as well as systems for recruiting, training, and supervising volunteers from other states.

Preparing Counselors

Volunteer counselors are trained to understand the devastating effects financial problems have on family relationships and self-esteem. An important role for the volunteer counselor is the support of family members as they formulate and evaluate strategies, create a plan, and act on it.

The volunteer financial counselor program requires training in counseling techniques and the dynamics of family systems—sensitive topics that require interpersonal communication skills. All volunteers must supply references with their initial application and have a screening interview by the home economist.

Volunteer training emphasizes credit control, debt management, and communicating with creditors. They are taught strategies to address the immediate problems which must be solved before long-range financial planning can occur. The counseling format is successfully using computer programs developed to assist with various areas in financial management. Videotapes, developed at the state level, such as "Tracking Your Spending" and "Making Ends Meet" have also been useful as training aids for volunteers.

Training Sessions

The volunteer training consists of four sessions of 2-1/2 hours each. Each volunteer has contracted for 1 year and is expected to counsel with at least one family during each 6 month period. This obligation usually involves three to five visits with a family, usually in their home.

Since the program began 1 year ago, volunteer financial counselors have worked with 15 families in Fond du Lac County. These include single parents, couples, and persons with chronic health problems as well as serious debt loads. Each family requires an individualized list of alternatives to start on the road back to financial solvency. The families' "homework" often takes the form of initiating spending records or contacting creditors with an adjusted debt repayment plan.

Preliminary evaluation indicates that the volunteers gain satisfaction from their roles as they, as well as the families they assist, gain increased financial competencies.

Future Program

The county Extension advisory committee has expressed satisfaction with the program. The success with volunteer financial counselors in Fond du Lac County has prompted other counties to begin similar programs.

Additionally, Wisconsin has received funding from both USDA and Wisconsin Extension to develop volunteer financial counselors to work with farm families in several counties. Emphasis in the new program is being placed on stress management, recordkeeping, cash flow budgeting, and off-farm employment decisions. It is almost certain that these grassroots programs will lead to revised materials and techniques which will be implemented on a statewide basis. ▲

*Mary L. Heister, (left),
Extension county home
economist, Fond du Lac
County, Wisconsin, counsels
young family in financial
management. Heister
initiated a county program
to train volunteer financial
counselors to help families
on the road to financial
solvency.*



(Continued from page 2)

- Issue 3. Vulnerable Youth**
Youth face difficult decisions that can lead to such problems as substance abuse, teen pregnancy, suicide, and sexually transmitted diseases. Families and peer pressure play a key role in helping youth make decisions that will guide them toward a productive and self-reliant adulthood.
- Extension's Goal:** Empower youth to make decisions that will guide them toward a productive and self-reliant adulthood.
- Extension Roles:** Teach youth to develop a positive self concept, strengthen social skills, examine job and career opportunities, and explore options in order to establish personal goals. Help parents to enhance family relationships by strengthening communication and establishing realistic expectations. Work with interested agencies and organizations to develop community-based support and resources for youth and their families including after-school activities.
- Issue 4. Family Disruption And Dislocation**
Loss of a job, family farm or business, change in marital status or the death of a family member are disruptive and stressful to families. Family members affected by dislocation and disruption can become depressed, and unable to respond logically to the complex decisions facing them, and may withdraw from the community.
- Extension's Goal:** Help families experiencing transition develop strategies to manage stress, identify and manage resources, generate realistic alternatives and implement a course of action.
- Extension Roles:** Help people develop realistic expectations for themselves and their family members. Help individuals explore career changes and develop job-seeking skills. Provide stress management education. Teach families strategies to balance work and family responsibilities.
- Issue 5. Responsibility For Dependent Elderly**
Increased life expectancy is resulting in record numbers of people aged 65 years and older. This expanded period of need taxes the resources of family members. Today's elders have fewer children, and many of the traditional caregivers (women) are now employed outside the home. Middle-aged adults face a three-pronged problem: raising their own children, caring for and supporting elderly parents and attending to their own needs.
- Extension's Goal:** Help middle-aged adults prepare for their parents' later years while meeting their own needs and those of their children.
- Extension Roles:** Help middle-aged children recognize the "normal" aging processes of their parents and explore options for needed assistance. Assist families in developing strategies for financing the later years. Work with community-based agencies and organizations to provide intergenerational experiences, support, and resources for the elderly and their families.

Suggestions and guidelines for helping achieve these goals will be presented at a later date. Co-chairs of the Family And Economic Well-Being Task Force are Carol L. Anderson, Associate Director, Cornell Cooperative Extension, New York, and Jo Turner, National Program Leader, Family Resource Management, Extension Service, USDA.

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